E. H SELL & COMPANY
COMMERCIAL STATIONERS
PRINTERS
Blank Book Manufacturers
178 South High St.,
Columbus, O Ohio.

Digitized by the Internet Archive
in 2010 with funding from
Lyrasis Members and Sloan Foundation

http://www.archive.org/details/businesseducator15zane

THE BUSINESS EDUCATOR

TEACHERS' PROFESSIONAL EDITION. ONE DOLLAR A YEAR
SEPTEMBER, 1909

YOUNG MAN!

YOUNG WOMAN!

You who want to reach the top and stay there, need to see that your name is on the B. E. subscription list. Each number will be worth the subscription price.

Messrs. Chas. T. Cragin and E. D. Snow are each contributing something of special value to young people. Return Your Stencil promptly.

ZANER & BLOSER
PUBLISHERS
COLUMBUS, OHIO

Bliss System of Actual Business

For BUSINESS COLLEGES and Large Commercial High Schools

INTERIOR OF AN UP-TO-DATE ACTUAL BUSINESS OFFICE

For **FINANCIAL REASONS** it will pay proprietors of Business Colleges to install the Bliss System of Actual Business next September.

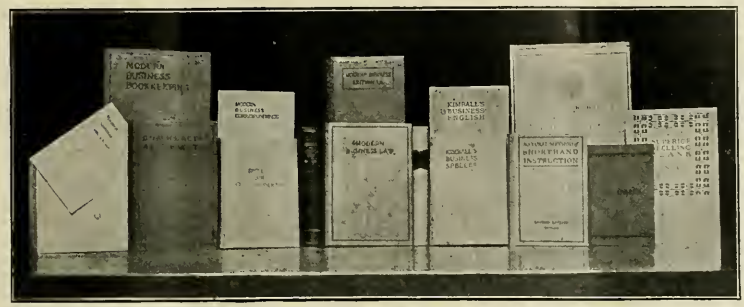
For **EDUCATIONAL REASONS** it will pay prospective students to attend the school where this system is used.

The fine array of Actual Buinesss Offices, which this system requires, furnished with the thirty large Office Books, ranging from 200 to 1200 pages each, together with our Loose Leaf Ledgers, Card Ledgers, Tabulated Boxes, Post Binders, and the hundred and-one other office appliances, will sell more tuition for you next August than your best solicitor.

With the first order for students' outfits we will sell the Office Books and appliances at exact cost to ourselves.

WRITE FOR FULL PARTICULARS

THE F. H. BLISS PUBLISHING COMPANY, Saginaw, Mich.



OUR GOOD TEACHERS

KIMBALL'S BUSINESS SPELLER
ERSKINE'S MODERN BUSINESS CORRESPONDENCE
CAMPBELL'S MODERN BUSINESS PUNCTUATION
CURTIS' MODERN BUSINESS ARITHMETIC
VANBENTHUYSEN'S TOUCH TYPEWRITING
SPENCER'S ELEMENTS OF COMMERCIAL LAW
SPENCER'S MANUAL OF COMMERCIAL LAW

KIMBALL'S BUSINESS ENGLISH
FRITCH'S QUICK FIGURING
MODERN BUSINESS LAW
NELSON'S COMMERCIAL ARITHMETIC
TAYLOR'S SHORTHAND
GILBERT'S BOOKKEEPING
SUPERIOR SPELLING BLANK

It is Never too Soon to CHANGE TO THE BEST

THE BOBBS-MERRILL COMPANY, Indianapolis, U.S.A., Commercial School Books

C. T. E. SCHULTZE
PENMAN AND ENGROSSER
1000 FIRST NATIONAL BANK BUILDING

SPENCER PUBLISHING CO.,
L. C. SPENCER, Pres.,
NEW ORLEANS, LA.

CHICAGO, ILL., July 7, 1909.

GENTLEMEN:—I have your several letters in which you ask me to express my opinion regarding the Jersey City contest, between the Chartier and Gregg students also what I think of the two systems by comparison. I have not answered sooner for the reason that I wanted to know Chartier Shorthand thoroughly before giving my opinion.

It may be interesting to the general public to know that I was connected with the Drake School, Jersey City, during the of time Spencer-Gregg contest. At first, being connected with the Gregg School I must confess that I was very much prejudiced in favor of Gregg. My fears, however, began to leave me when I thoroughly understood *the operation of the Gregg side.*

When the Spencerian-Chartier students passed the Underwood test, in shorthand writing, after studying your system just two months, and you published a statement from the Manager of their Employment Department to that effect, I began the study of your remarkable system. I said to my wife, "There is something in it" I still hung on to Gregg, not liking to give up first love.

Mr. Gregg subsequently made me an offer to go to Chicago, and teach in his school, which offer I accepted. I did not think I was in any way disloyal to Mr. Gregg or to his school or system to continue my investigation of Spencerian-Chartier Shorthand, for which you were making such bold claims.

The final examination was *decisive and overwhelming* in favor of your system, a fact which Mr. Gregg must recognize as clearly as the public.

I continued the study of your system and have mastered it. *It is marvelous in its simplicity, reading power and speed.*

I would say this in comparison: it can be learned with about *one-third the study* required for Gregg. By a careful study of the two systems, and analytical comparisons, I am sure that Spencerian-Chartier has at least *30 per cent more reading power,* especially when written at a high rate of speed.

I have no desire to injure the Gregg Publishing Company nor am I enclined to withhold an opinion I think will serve the general public.

Be careful and publish nothing that is not absolutely true and the people in time will see "WHAT IS WHAT."

Yours very truly,

(Signed) C. T. E. SCHULTZE.

THE SPENCERIAN-CHARTIER SYSTEM IS TAUGHT BY MAIL IN TEN SIMPLE LESSONS

The Musselman Publications

BUSINESS LETTER WRITING One of the neatest and brightest little works on *Commercial Correspondence*. Unlike anything else published. Write for sample pages. Single copy sent postpaid for *FIFTY CENTS*.

NEW COMMERCIAL ARITHMETIC A book of 479 pages, thoroughly covering the subject. Copy sent postpaid for $2.

Practical Bookkeeping, Commercial Law, High School Bookkeeping, Business Speller. Try a box of Musselman's Perfection Pens, twenty-five cents.

For full information and sample pages, write

D. L. MUSSELMAN PUBLISHING CO.
QUINCY, ILLINOIS

THIS IS THE
SHOBERT OFFICIAL COPYHOLDER

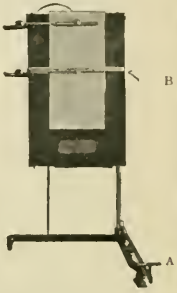
It is the only Automatic Mechanical Copyholder on the Market.

It will save you one-half of the time you now use in your daily copy work. You cannot miss a line, word or letter when you use this holder. Your eye cannot get away from the indicator, (B) which is *always* right under the line you are writing.

When you come to the end of a line, touch feed lever key (A), and your next line appears instantly.

Note line indicator (B). This remains exactly where you see it now, and when feed lever key (A) is pressed, your book or manuscript rises, showing the next line to be copied. Your line of sight therefore, never changes.

Write for booklet.



Address Dept., A.

CHAS. G. GRUBB, MFR.
1739 LIBERTY AVE.
PITTSBURG, PA.

L. H. HAUSAM, Prest. E. K. PENTZ, V. Prest. J. A. KNOTTS, Sec'y-Treas.

INSTRUCTION BY CORRESPONDENCE

The Most Thorough, Scientific and Comprehensive Course in Penmanship Offered by any Correspondence School in the World.

Highest Standard for Graduation. All Copies Fresh-from-the-Pen. All Instructions and Criticisms Typewritten Especially for the Student to Whom They are to be Sent.

SPECIAL ADVANTAGES **We do not have a cut and dried course,** with instructions printed and copies engraved to be sent to all students alike, but **we give a strictly individual course,** just as we do to resident students, preparing all copies and instructions as required for each individual student. We believe we are the only correspondence school in the world following this plan. It means unlimited work but it gives unlimited returns. We give from **500 TO 800 FRESH FROM THE PEN COPIES** covering all kinds of **WRITING, FLOURISHING, LETTERING** and **DRAWING,** and more than **200 TYPE WRITTEN PAGES** of especially prepared individual instructions and criticisms to each student to cover our DIPLOMA COURSE. Compare this with the **engraved copy printed slip courses offered by other schools** and note the difference. We give as much attention to our poorest writers as to our best enrolled. **We assist our students in securing positions without extra charge.** We are enrolling well known penmen who have taken courses in practically all other penmanship schools and they all say ours is the best they have found.

TESTIMONIALS

"**Your first lesson has opened up to me an entirely new light on the penmanship field.**"—R. S. Marlow, Prin. Moothart's B. C., Farmington, Mo.

"**Your first lesson contained more real instruction than the entire course I took from The ——.**"—J. C. Rasmussen, 816 South Fourth Street, Minneapolis, Minn.

Many of the same kind in our files.

Our beautiful book, containing more than 70 reproductions of fine pen work and worthy of a place in every library, will be sent free to all who wish to improve their penmanship. Special Rates to Penmanship Teachers. *Address,*

Box 255C **THE HAUSAM SCHOOL, Hutchinson, Kan.**

Going West?

THE TRAVEL WESTWARD this year is reported to exceed all previous records. Many thousands are availing themselves of the inducements offered in connection with the convention of the National Education Association at Denver, and the Alaska-Yukon-Pacific Exposition at Seattle.

We are always glad when we see the tide of travel flowing westward. Nothing can be more inspiring, or intellectually broadening than a trip to the great western country. The man or woman who has not traveled in the west cannot possibly realize the tremendous resources and possibilities of this wonderful country.

Like all new countries, the west is progressive; it is the embodiment of the latest and most improved methods in everything. It is not held in the bonds of tradition and reverence for the things that are old because they *are* old.

Among those who are going west this year are many who are engaged in business education. We earnestly urge them to devote at least a portion of their time to visiting the western public and private schools. If they do we venture to predict that they will be surprised at the high standard maintained by these schools. From our own experience, we unhesitatingly assert that the leading schools of the Pacific coast rank second to none in the country, and far above the average in equipment and attendance. In the caliber of their teachers and students the commercial schools of the Pacific coast are not surpassed anywhere. In the big cities of the east there are few schools that can compare with the commercial schools of San Francisco, Los Angeles, Seattle, Spokane, Portland, and the other cities on the Pacific coast.

The western teachers and school managers desire the *best*, and so in the west—the middle-west, the north-west, the south-west, the far west—Gregg Shorthand is predominant. There are few schools of importance in which it is not taught. It has helped to build up the attendance and prestige of the schools, and the keen competition in methods of teaching it has developed results which have been beneficial to *all* of the schools.

In the middle-west, it is taught in 110 schools in Illinois, 80 in Missouri, 75 in Iowa, 48 in Wisconsin, and 45 in Michigan.

In the north-west, it is taught in 65 schools in Minnesota, in about 33 in Nebraska, and in 30 in the Dakotas; (in the cities of Minneapolis and St. Paul, it is taught in 23 schools of various kinds, including all the high schools of Minneapolis).

In the south-west, in Kansas it is taught in 46 schools, 33 in Texas, and 25 in Oklahoma.

In the far west, it is taught in 30 schools in Colorado (in Denver, in 2 high schools and 3 business colleges); in 10 schools in Montana, 9 in Idaho, and 10 in Utah.

On the coast, it is taught in 73 schools in California (in San Francisco, in 2 business colleges; Los Angeles, 3 business colleges; San Jose, in the high school and both business colleges); in Washington, it is taught in 37 schools (in Seattle, in both high schools and in 5 private schools; in Spokane, 2 high schools and 4 business colleges); in Oregon, it is taught in about 20 schools (in the high school and 3 other schools in Portland).

Now perhaps you understand why, in beginning our campaign in the eastern states, we should like to have a personally conducted party of teachers through the west!

This advertisement was suggested by visits we received while in the Chicago office from several school proprietors and teachers who were returning from the west. Some of these eastern school proprietors and teachers called upon us simply because they had been so profoundly impressed by the popularity of GREGG SHORTHAND with the schools wherever they went in the western country, and the splendid results that were being achieved with it.

GO WEST! Visit the western schools and investigate the systems they are using, and the results they are securing.

The Gregg Publishing Company

NEW YORK CHICAGO

COMMENT IS NEEDLESS

FACTS vs. ASSERTIONS

From The Gregg Publishing Company's Advertisement, in the July, 1909, issue of "The Phonographic World."

"At the E. C. T. A. Shorthand Contest a Gregg writer made the highest official record *on solid matter* (177 words per minute, net) ever made in any of the contests."

THE ACTUAL FACTS

From the Official figures given on page 324 of the May issue of "The Phonographic World."

"Miss Nellie M. Wood, of Boston, (an Isaac Pitman writer), handed in transcriptions of the 240-per-minute 'straight (solid) matter' test, and the 280-per-minute test on testimony, making 64 errors in each test with a *net result of 227 3-5 words per minute on straight [solid] matter*, and 264 2-5 words per minute on the testimony.

The following diagram shows the highest *official net* speed attained by the different systems in the First (1906), Second (1907), Third (1908) and Fourth (1909) International Shorthand Speed Contests:

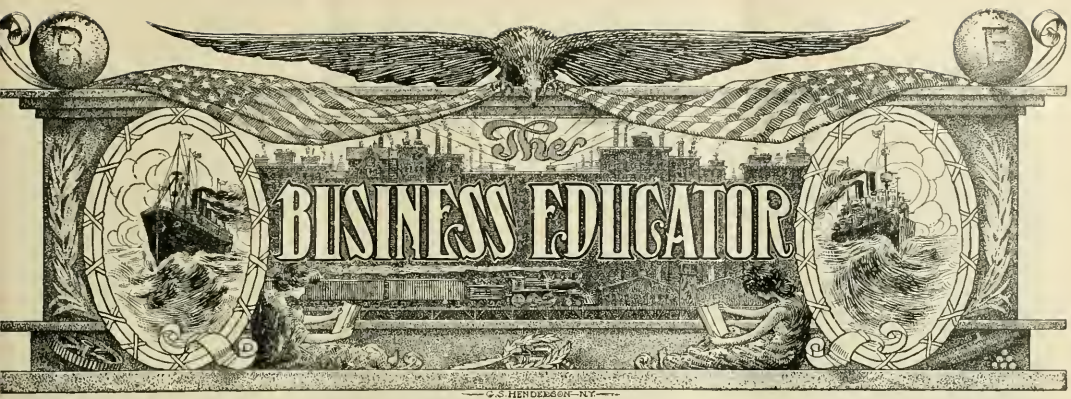
"We are told of some wonderful stunts by crack writers; how one wrote 218 words in a minute, but with that statement must go the admission that his transcript was so full of errors that *it was thrown out by the committee.* Of what avail is it to be able to write two or more hundred words a minute and yet be unable to make an acceptable transcript? None whatever. The recognition of such feats as legitimate performances only shows the supreme heights of folly to which some will go in an effort to induce a credible public to believe they have that which they have not—a rapid and legible system of shorthand. If you have any desire that your students successfully pass any reasonable test of shorthand writing, *teach a system that can be read.* THAT IS WHAT COUNTS. All else should be of secondary consideration."—*From Beers' Live Wire, May, 1909.*

The Isaac Pitman System of Shorthand Writing is the ideal vehicle for accurately recording the utterances of the most rapid speaker. For ease of acquirement, facility of execution, and legibility in transcription, it has no equal.

Send for "Why the Isaac Pitman Shorthand is the Best," and Particulars of a Free Mail Course for Teachers

ISAAC PITMAN & SONS, 31 Union Square, NEW YORK

Publishers of { *"Course in Isaac Pitman Shorthand," $1.50.*
"Practical Course in Touch Typewriting," 50c.
"How to Become a Law Stenographer," 75c.
"Spanish Shorthand," $1.25.



VOLUME XV. COLUMBUS, O., SEPTEMBER, 1909. NUMBER 1

THE BUSINESS EDUCATOR
Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - - - Editor
E. W. BLOSER, - - - - Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra: Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra: Canadian Subscriptions 10 cents extra.)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted. If personal checks are sent, add 20 cents for collection fee.

Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

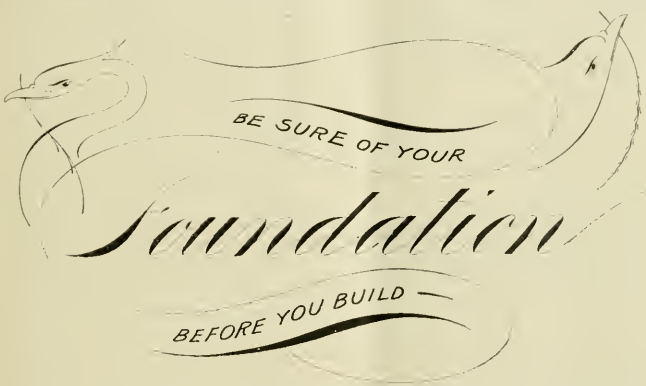
Back numbers cannot, as a rule, be supplied.

Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.



Now is the time to start at the bottom to build for the best here and now as well as hereafter. This is the day of the sky-scraper, and that means you must dig deeper than heretofore. *Now* is *the time.*

THE OUTLOOK.

We are planning for the best year in the history of our business because the outlook seems good for commercial schools and business education. And it looks promising for business schools because nearly everything points toward improved business conditions generally. It would seem that we are at the beginning of another period of general prosperity, and if so, then we are safe in planning for the best rather than the mediocre.

We therefore wish for each and all in our profession who are worthy of it, increased business and substantial prosperity. Not the kind which merely looks prosperous, but that which is prosperous. And the one way above all others to make it so is to live as prosperous people do—within the limits of our incomes, no matter what that may be.

If we have something really good to offer the public, and are diligent in our efforts to publish the truth about the goodness of our work, we are certain of success. For this is the age of the substantial and high grade; not the cheap and shoddy.

So here's to each that which he merits and to all that which they deserve. We ask the same—no more and no less. Here's our hand for a hearty co-operation.

We wish to call special attention to the series of articles begun in this number by Chas. T. Cragin, under the heading of "You Never Can Tell." We feel safe in promising to our readers a series of articles much above the commonplace in our profession. If we mistake not these articles are going to create a great deal of interest and accomplish much good among the student body.

THE WINNERS IN THE BERKMAN TWENTY-FIVE DOLLAR CONTEST.

TO WHOM IT MAY CONCERN:

The different Contests as given in the 1908-9 BUSINESS EDUCATOR were a splendid success from my point of view. After careful examination of the many specimens received, the winners are as follows:

Contest No. 1—F. B. Evans, Des Moines, Ia., 3406 5th St. The most accurate business writing submitted.

Contest No. 2—Peter Johnson, Spokane, Wash., Marshall-Wells Hdw. Co. The most beautiful penmanship design submitted.

Contest No. 3—Victoria E. Helander, Crivitz, Wisconsin. The most improvement made during one month.

Contest No. 4—Mauris K. Mooney, Chicago, Ill., MacCormac School. The most improvement made during entire course.

Contest No. 5—D. L. M. Raker, Harrisburg, Pa., School of Commerce. The best letter and work received as to composition, spelling, punctuation, arrangement of work and neatness.

The interest manifested in the Contests became more and more intent—and the good resulting from them cannot be measured in $'s and cents. Let us hope that all contestants have been spurred on to a higher degree of perfection in skill, in having the satisfaction of knowing that their work is better than the ordinary, and that the victory (or defeat) will serve only as a forerunner to something better—to something "worth while."

FRED BERKMAN.

Columbus, Ohio, June 23, 1909

Zaner and Bloser,
Columbus, Ohio.

Gentleman: Enclosed you will find one dollar for another year's subscription.

When THE BUSINESS EDUCATOR arrives, all other reading matter is laid aside; then I look the work through and through, and admire the up-to-date lessons, the beautiful script, the lettering and in fact, everything it contains. Then I wonder how it will be possible for you to get the next number better, which is nearly always the case.

Very Respectfully,
R. B. Hall.

Violence is transient. Hate, wrath, vengeance are all forms of fear, and do not endure. Silent, persistent effort will dissipate them all. Be strong.—*Hubbard.*

You Never Can Tell

CHAS. T. CRAGIN,

Prin. Thompson's Business Institute, Holyoke, Mass.

An Introduction to a Series of Short Stories of Real Life.

It was a little English village, with spreading elms and ivy-embowered church and flowing hedges trim and well kept, through which glided a gently flowing stream, and on the porch of the village inn under a great honeysuckle vine were gathered a group of village worthies: the schoolmaster and the attorney and a small country squire or two and the curate and the apothecary. There were long-stemmed clay pipes and tobacco and mugs of home-brewed ale and cups of sack for the curate and the squire, and their attention was given to a man well past middle life who with shoulders bent and lack-luster eyes had just shaken his head sadly in answer to a jovial invitation to join the group, and was passing with dejected mien upon his solitary way.

"Indeed he's sadly changed our good alderman" said the apothecary, blowing a narrow wreath of smoke from his thin lips. "That he is" said the notary "and I warrant that 'tis not loss of money alone that has taken the spring out of his walk and the fire out of his eyes." "Indeed not," from the curate. "A son gone wrong is worse than money lost, and I much fear the young man is a sad rogue and will come to no good."

"He was a bright enough lad too," contributed the school master, "though he had little Latin and less Greek when at thirteen he went away from the correction of my birch to work in his father's shop." "Well, he has e'en taken a fast gait to the Devil," said the fat squire, "a lot of he and she rake-hells he has run with lately, and I doubt not he's had many a hare and pheasant from my game coverts, and drink got him into that scrape with the girl her brothers made him marry. I might have caught him too at's poaching, but I like his father so I hadn't the heart to do it and trounce him well as Sir Thomas did." "They do say the verses nailed up on old Sir Tom's gate were scandalous though," chuckled the churchwarden, "and if he had not flown the country the old man would have had him transported. And now 'tis said he be holding the horses of the rich gentry in front of the London play-houses for half pence." "A sad enough ending of a good man's son and no wonder Alderman John does not wish to join us. If the young wastrel does not take to the night riders of Hounslow heath and end up by having his bones picked by the ravens on Gallows hill 'twill be a mercy.

Not a very promising outlook was it. But You Never Can Tell. English is the greatest literature of the world and the one mighty name that gives it its eminence over the euphonius Greek and the stately Latin, the strong gutteral German and the graceful French, is that of the subject of this alehouse talk. Of him our wicked but eloquent Ingersoll said, "William Shakespeare was the greatest genius of all the world. He left us to the richest legacy of all the dead, the treasures of the rarest soul that ever lived and loved and wrought of words the statues, pictures, robes and gems of thought. From Shakespeare's brain there poured a Niagara of gems spanned by fancies soft hued arch; he was as many sided as clouds are many formed. Within his marvelous mind were the fruits of all thoughts past, the seed of all to be. As a drop of dew contains the image of the earth and sky, so all there is of life was mirrored in Shakespeare's brain. Shakespeare was an intellectual ocean whose waves touched all the shores of thought; within which were all the tides and waves of destiny and will; over which swept all the storms of fate, ambition and revenge; upon which fell the gloom and darkness of despair and death and all the sunlight and content of love and within which was the inverted sky with the eternal stars—an intellectual ocean toward which all rivers ran and from which now the islands and continents of thought receive their dew and rain." "You Never Can Tell."

"Honored friend" said the good bishop of Arras to the Mayor "Maximillian is indeed a lovely character but I much fear me that his soul is too delicate and spiritual and his heart too tender for the rough age in which we live. I loved him as a child and educated him and he has finished his course in the great college in Paris and taken the highest prize for scholarship and in debate, but it actually made him sick to think we had won prizes it caused others sorrow to lose. And when I got him appointed criminal judge of Arras he had to resign his place because he could not bear to pronounce sentence of death

on the wretch Merville, who murdered a dozen innocent girls in the district before he was finally captured. And now he is chosen a member of the Assembly at Paris, but alas, I fear me that only in the cloister or the church will my dearly beloved protege find those quiet joys and that freedom from human suffering which his gentle spirit craves."

But You Never Can Tell. Three years later in the midst of the most frightful revolutionary convulsion of history when a king and queen had died under the swift descending knife of Dr. Guillotin's fearful machine, when the reign of terror held France blood stained and mad with horror, when priest and noble, man, woman and child were being driven in droves to the slaughter, the sinister, terrible, central directing force of all this mad saturnalia of blood, remorseless and pitiless, until he, himself, was dragged to execution with shattered jaws from his own attempted suicide was this same Maximillian Robespierre whom the good bishop thought too pitiful and spiritual and tender for the common events of daily life.

"The boy would make a splendid business man if he only had a little common sense. He can do twice the work of any other boy in the office, said the solid looking merchant of Nottingham, but he's a perfect crank absolutely draft, and if he don't stop it he'll either be in an asylum or his coffin." "What's the trouble with him?" said his friend. "Why he wants to save the worthless souls of the spawn of the devil in the slums of this sin sodden city and the little fool instead of going to bed nights as he ought to after a hard day in the office, is out on some street corner, on a dry-goods box, telling those rum soaked gin sodded thieves and prostitutes how to be saved. Faugh! it makes me sick and I'll lose a good business man by it for he has a genius for figures and he's poor, too, and needs the money, the little ass." And a few years later the good people of this same boy's church, in London, said "What a pity he should be so silly and utterly lacking in business sense as to leave a good parish where he might amount to something and do some good, to go without a dollar or the support of any decent man into that horrible Whitechapel district to preach in a rotten old tent to the unspeakable human vermin of London. It did look foolish but you never can tell. I do not believe the 19th century has produced a greater man than William Booth, sole commander of 8500 Salvation Army posts with more than 16000 officers conducting in thirty-one different languages and in fifty-four countries a great business campaign for the uplifting of the whole human race. More than eighty years old his magnificent business ability is only equaled by his burning love for humanity, no matter how sadly marred, by ignorance and vice. One may not believe in his theology but must believe in *him* the honored of kings and potentates as well as of poor and wretched. No, you never can tell.

"He's a good feller" said the loafer at the country store, "but he'll never amount to anything and he's so blamed careless about his dress and his looks that the very sight of him makes me want to laugh, and a respectable scarecrow would be ashamed of him." "Yes, and he'd rather set and tell stories all day than do anything else," said another. "Didn't used to be so bad till that girl of his died, that made him kinder batty and he hasn't never got over it, I reckon. Came pretty near skipping his wedding with Mary Todd, you know." "Made an awful fizzle in the grocery business too," said the storekeeper, "and now he's got politics on the brain and is letting his little law practice go to grass and getting mixed up in the Nigger question, believes in spirits too, they say, and wont defend a man he don't believe innocent, and has been fool enough to accept a challenge to debate with Steve Douglas the Little Giant. Yes, Abe's a good feller but he won't never amount to nothing." It did look that way but "You never can tell." Mr. Douglas, most skilled debater of the U. S. Senate, found more than his match in the ill dressed ungainly story telling country lawyer, and though he defeated him in that contest he made him the most striking figure in the politics of his day, and when in 1860 the Republican National Convention met in Chicago, it was not the gifted Gov. Seward of New York nor the eloquent Chase but the child of poverty and misfortunes from Illinois who became the standard bearer of the new party. No you never can tell. Like some grand and rugged mountain peak, its majestic head towering into the very clouds of heaven above the lesser hills and peaks, the name of Abraham Lincoln towers above all other names of American Statesmen of the 19th Century.

These are just a few of many instances which might be given to show the fallibility of human judgment and when people talk about their judgment of men just call to mind the times you have been mistaken even in your own short life. History repeats itself, too, and you never can tell. The boys and girls you would pick out for success to-day and those you mark for failure are as likely to astonish you when you are as old as I am, as did those I thought I knew something about when I was twenty and had much more confidence in the wisdom of my opinions than I have now. In a long period of Commercial teaching I have encountered some rather striking instances showing that you never can tell and in the coming issues of THE BUSINESS EDUCATOR, I am going to tell you some true stories which perhaps may cheer some dull persistent boy or girl, may modify the not unnatural conceit of some extra bright ones, and may encourage some sorely tried teacher not to give up in his efforts to do his best for all. These will be just plain stories of real persons. No preachments and the only lesson they will try to teach will be "That You Never Can Tell."

CLUB CHAT

Right in the middle of July we were favored with a splendid list of subscriptions from Mr. L. C. McCann, proprietor of the McCann's Business College, Mahanoy City, Pa. Mr. McCann has built up a splendid institution in that city, and is now doing the same thing in Reading, Pa.

Elmore McClung, penman in the Peele Business College, Greensboro, N. C., has favored the journal with a good sized list of subscriptions. Mr. McClung writes a splendid business hand, as well as a fine style of ornamental writing, and judging from his subscription patronage he thoroughly believes in making use of THE BUSINESS EDUCATOR in his penmanship classes.

The latter part of June we received a splendid list of subscriptions from Mr. G. F. Gustafson, the efficient penman in the Inter-State Business School, Reading, Pa. Mr. Gustafson not only writes a good hand himself, but he secures splendid results on the part of his pupils.

Right in the middle of July we were most pleasantly surprised by a list of subscriptions numbering 34, from Mr. H. A. Roush, Long Island Business College, Brooklyn, N. Y. This would indicate that enthusiasm along the penmanship line knows no let-up even in midsummer when Mr. Roush has charge of the work.

Right in the middle of the summer we were pleasantly surprised with a splendid list of subscriptions from Mr. C. O. Meux, proprietor of the Mobile, Ala., Business College. This is very good evidence that penmanship is receiving the attention it deserves in that institution.

J. A. Stryker, the skillful and energetic penman in the State Normal School, Kearney, Neb., recently favored the BUSINESS EDUCATOR with a good sized list of subscriptions. Mr. Stryker is one of the most enthusiastic teachers of penmanship in the country and is doing great good in improving the penmanship of a large number os young men and women each year.

The Possession of the Business Educator Certificate means the Possession of a Practical Handwriting; the kind that is in demand.

Lesson No. 1 in Business Writing

H. L. DARNER,

FALLS CITY BUSINESS COLLEGE, FALLS CITY, NEBRASKA.

Subscribers' writing criticised free. Send Specimens to Mr. Darner at above address, inclosing a self addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

AN APOLOGY

Before beginning this course of lessons I wish to say that those who are expecting to see a course in accurate, fine art writing are going to be disappointed. I shall present nothing but free, easy, rapid writing — the kind business men like.

Materials.

PAPER. Zanerian 10 pound is the best I know of. You may, however, be able to get a good grade in your own city. If you are a pupil of a business college, use the paper recommended by your teacher.

INK. Any free flowing fluid, blue or black.

PENS. I believe it is a fact that most teachers of penmanship recommend pens that are too fine. The Zanerian Business Pen is good. Gillott's No. 604 or Spencerian No. 1 is entirely too fine for use in a straight holder where one wishes to produce rugged, rapid Business Writing.

HOLDER. Straight. Cork-tipped if you can procure one. "Bank" and "Korka" are the best.

Position

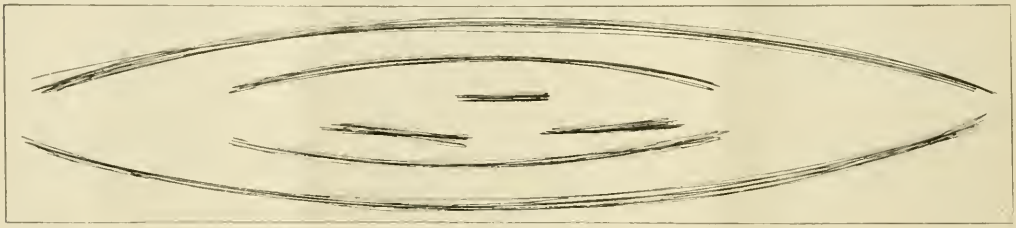
TABLE AND CHAIR. I am five feet ten and I use a chair seventeen inches high and a table thirty-one inches high. If you are shorter you'll need to decrease the difference between the height of the chair and table. If taller, increase it.

POSITION OF BODY. Sit well back in the chair with the feet well apart. Contrary to the theory of most teachers, I claim that it makes little difference how close one gets to the writing if the body is inclined from the hips. Understand, I do not say that the eyes should be within three or four inches of the paper, nor that the back should have the appearance of a rainbow. In doing my best work my eyes are about eight or ten inches from the writing, but by pushing the chair back from the table and bending the body at the hips only, I believe I keep as healthful a position as any other penman.

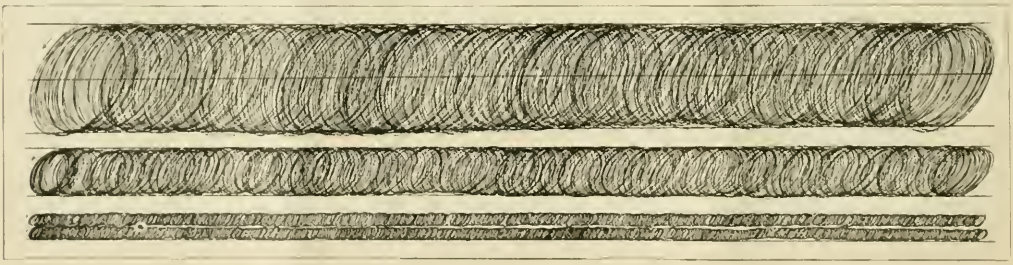
RELATIVE POSITION OF PAPER, DESK AND ARM. Lay the paper so that when the pen point is in the center of the page, the fore-arm will be at right angles to the blue, ruled lines. With this position write the first half of the line. For writing the second half of the line, keep the arm in the same position and shift the paper toward you until the fore-arm is in line with the right-hand edge of the paper.

CRITICISMS. Send a self-addressed postal to me when sending your work to be criticised and I'll write your criticisms on it and return it to you. In this way you will not have to wait until THE BUSINESS EDUCATOR is received to know where your work is faulty.

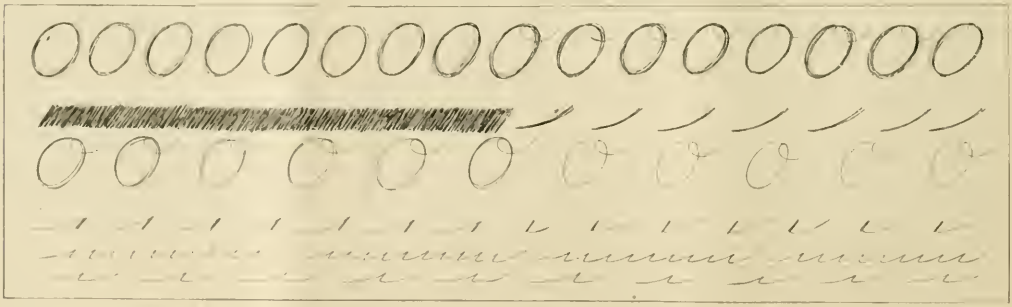
I shall receive many hundreds of specimens and cannot afford to pay "postage due" so please see that you have sufficient postage on your work.



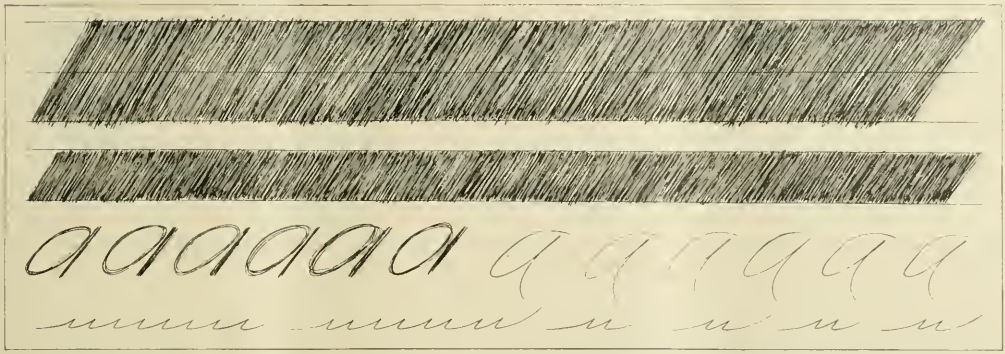
Use a huge motion, making the long strokes at the rate of about one hundred per minute. That is one hundred leftward and one hundred rightward. This plate is supposed to represent the smile you will wear if you follow this course faithfully.



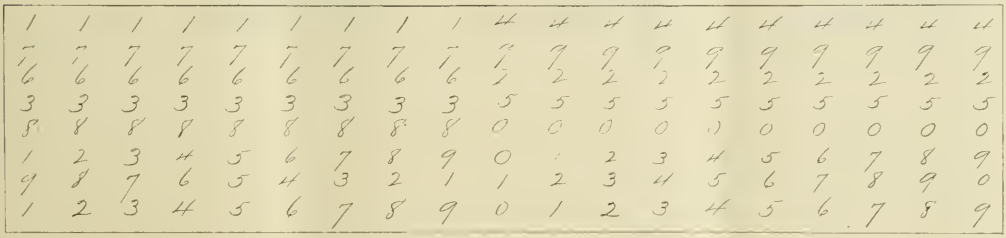
Two-space ovals 175 per minute. One space 240 per minute and small ones about 300 per minute.



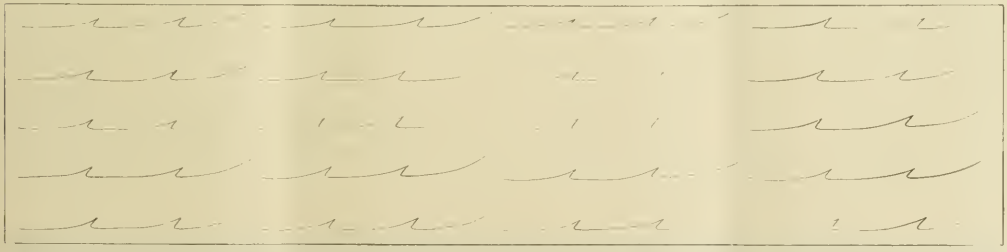
Finish the retraced *o* exercise without checking the motion. You cannot put too much time on the small *i* exercise. See if you cannot equal the copy.



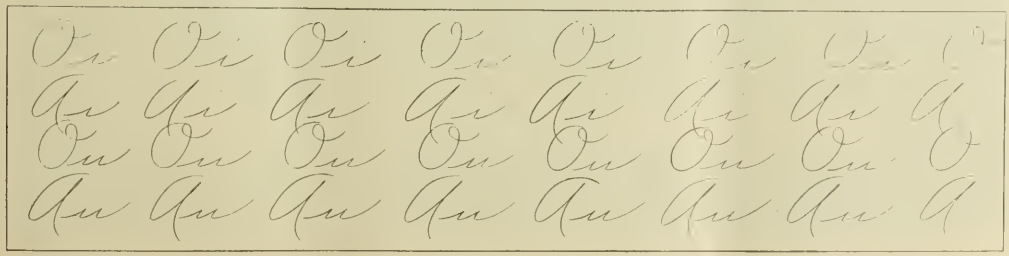
Use a push-and-pull motion for the exercises, letting the arm go in and out of the sleeve ramrod fashion. Study the form of the capital "*A*."



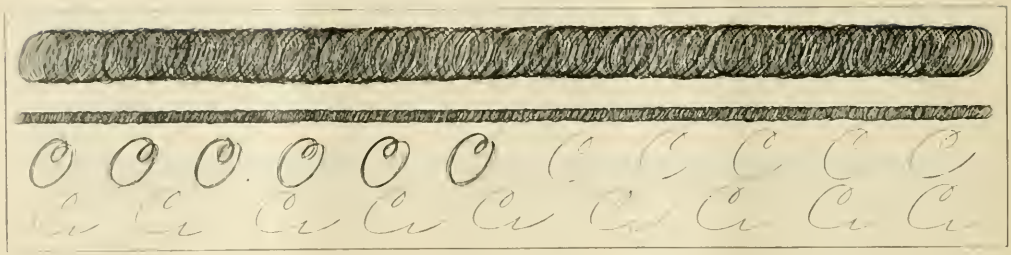
You are not yet ready for the figures as they are very difficult. But the most of you need them in your bookkeeping work. Study form closely and make them freely and rapidly.



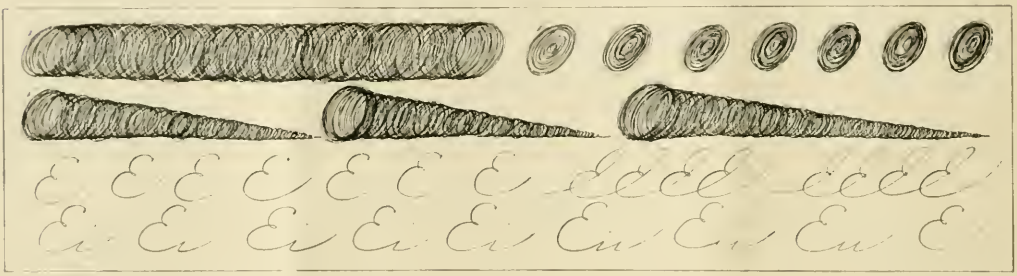
Write half way across the page without shifting arm or paper. Notice the shape of the down strokes.



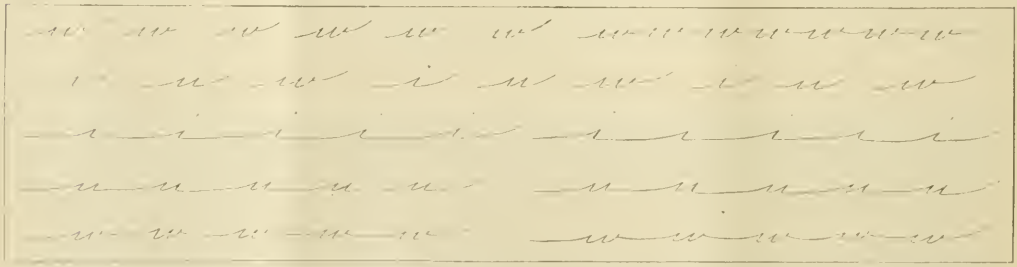
This plate is a review—a sort of an examination. Don't try it until you have mastered the preceding ones.



More review. See how nicely you can curve the beginning stroke in the "C." Notice where the "i" is dotted.



Keep the small loop tipped downward at about right angles to the main slant.



Notice the small retrace in the finish of the "w." I'll expect some fine work on this plate.

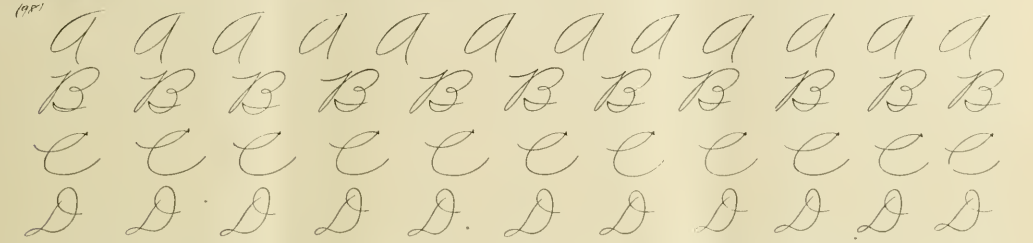
Brains and skill lose their power without the endorsement of Perseverance. Editor.

Lesson No. 7 in Business Writing

S. E. LESLIE,
PENMAN, ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

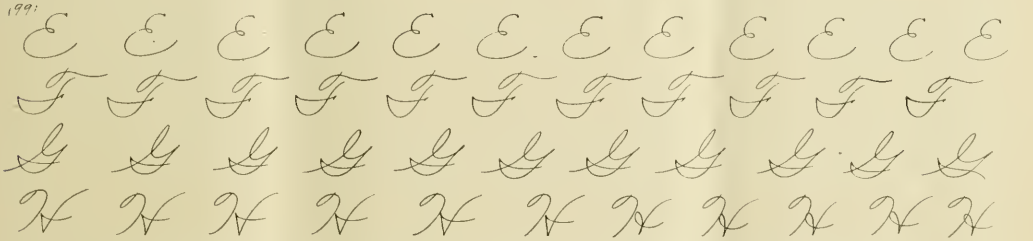
Subscribers' writing criticised free. Send Specimens to Mr. Leslie at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E,

(98)



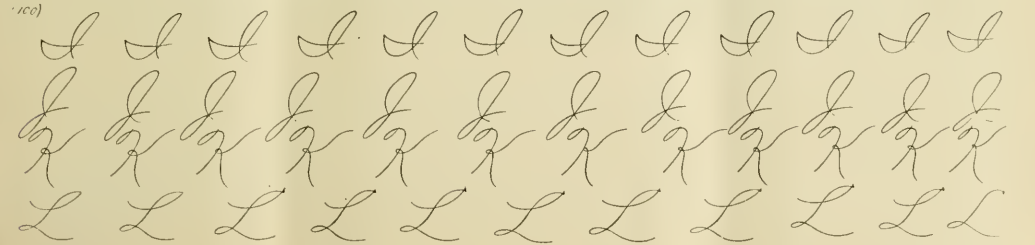
COPY 98. In this lesson is given a review of all the capital letters. You should be able by this time to control the hand with considerable ease. Make the letters all the same size and on the same slant. Make at least one page of each line and write the letters at the rate of from fifty to eighty per minute.

(99)



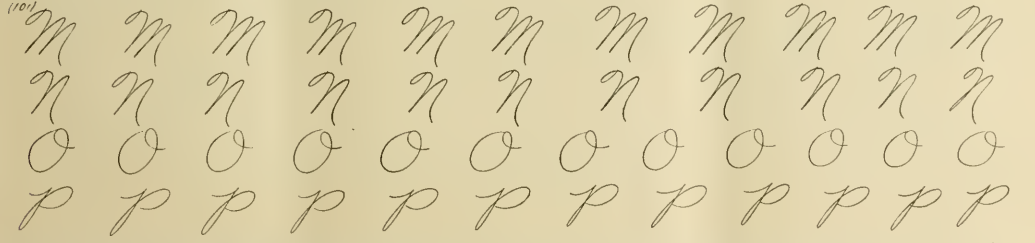
COPY 99. One would usually rather take up something new in penmanship than to review letters or exercises already gone over, but nothing is really so valuable in learning to write as frequent reviews of letters already practiced. Note that two different finishing strokes are given for the *H*.

(100)

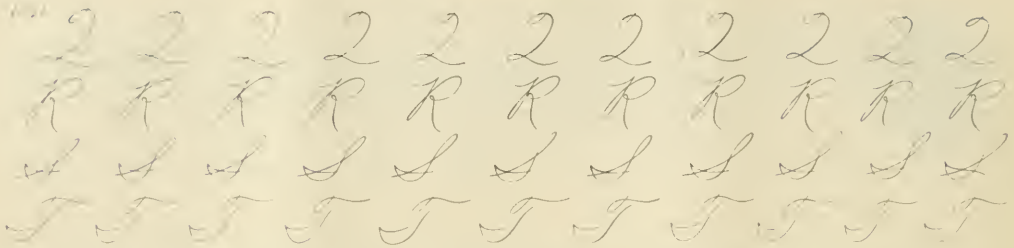


COPY 100. Here you have a review of four difficult letters. You undoubtedly will have difficulty in keeping the *I* and *J* on the same slant. Do not hurry over the copies without giving proper regard to forming them correctly.

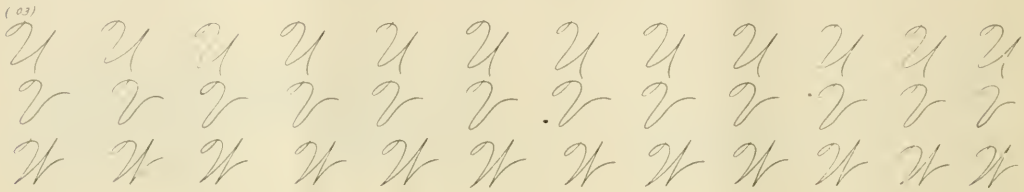
(101)



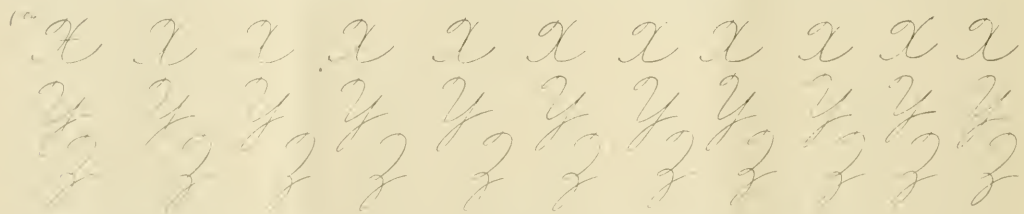
COPY 101. You should continually make an effort to increase your speed and at the same time form the letters well. Good writing is in increasing demand, but writing cannot be considered good that is written slowly, so you should practice speed a great deal and always carefully.



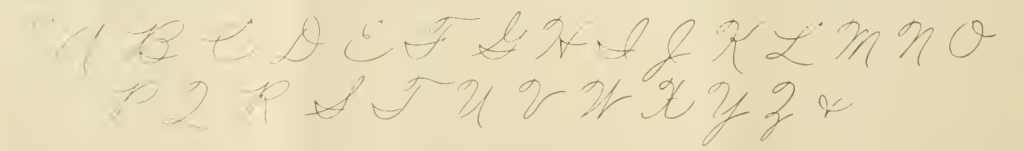
COPY 102. It might be a good plan to write the letters smaller than given in the copy. Practice of this kind will enable you to get better control of the hand. Do not slight any letter because you find it difficult. The difficult ones should be practiced most thoroughly.



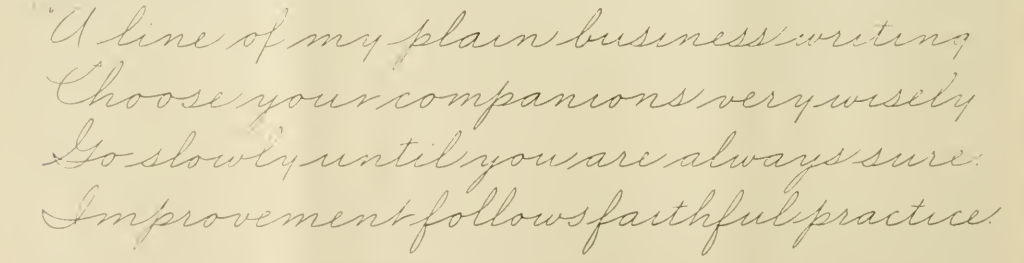
COPY 103. There are some young people who have a habit of putting up their work very neatly, but others fill a page without any attention to neatness. It should be your plan in your practice to arrange the work on the page as neatly as possible, and never scribble. It is better to do no practice at all than do it carelessly.



COPY 104. Regardless of the fact that many have been criticised because of making the loops in the *Y* and *Z* too long, I continue to receive specimens in which these loops are made twice as large as they should be. Attention to little things in writing is very important, and while you are acquiring the habit of being careful in practicing writing, you are forming a habit that will be valuable to you in everything that you do.



COPY 105. This copy will probably be the most difficult test you have had thus far. To make a complete set of capitals and get each one formed well and the proper size, is exceedingly difficult. You should write the sets, however, from beginning to end even though you spoil a certain letter and desire to practice it before going on.



COPY 106. It should be your aim to write these sentences off as easily as possible. If your movement cramps and you have difficulty in moving the hand across the page, go back to the movement exercises and review them carefully. Study the spacing between the words. Beginners usually separate the words too much.

Insurance Loss & Gain
Interest & Discount August
C. C. Gaines Consignment
A. C. Macdonald Furniture &

COPY 107 A number of Ledger headings are given in this copy and you should endeavor to make them exactly the same size as the copy. The capitals ought to be made one space high, and the small letters one-half space or half as high as the capitals. A coarse pointed pen should be used. The Falcon is a good one.

Cunning Commission Communion Co.
Minimum Lemmon Kimona Drummer

1234567890

A B C D E F G H I J K L M N O P
Q R S T U V W X Y Z

Epifacio Morales Jr.
P.O. Box 258.
June 28. 04 — Torreon, Coah., Mex.,

Good business writing from the Republic of Mexico.

Writing,

THE ART PRESERVATIVE

Writing has well been called "The art preservative," treasuring as it has the thought of ages past. And it has preserved the lives and morals of many by revealing the effects of intemperance in eating, drinking and smoking, as well as in temper, passion and toil.

Columbus, O.

10-6-09.

Columbus, O.

Dear Sir:

In this you have a specimen of my business writing such as I have acquired in the Zanerian.

Hoping that it will please you and that I may hear from you in the near future, I remain,

Your student,

F. R. James.

We have here the handwriting and portrait of Master Frank R. James, Hoopeston, Ill., a fourteen-year-old boy whose penmanship speaks for itself. And when we say the boy is even better than his writing you will know he is 14 carats fine.

A PLEA FOR A UNIVERSAL SYSTEM OF PENMANSHIP.

There have been a great many systems of penmanship devised, all meaning about the same thing but no two alike. These are doubtless confusing to the teacher and certainly are to the Examining Boards of the different states. Some authors call the different lines all elements, some all principles and some divide them and call part elements and part principles.

The fact remains that there are curves and straight lines, and nothing more, that go to make up these elements or principles. So why not make it universal and call them by their right names and do away with this confusion. I devised a system of my own a few years ago but to save my life I couldn't set down the order in which the elements or principles, (I forget which I called them) came. Yet this I do remember, and so does every teacher, I suppose, that there is a straight line, right curve, left curve, compound curve, and from a combination of these all letters are formed.

/	Straight Line
⌒	Compound Curve
O	Indirect Oval
)	Right Curve
∫	Extended Loop
∫	Capital Stem
(	Left Curve
O	Direct Oval
~	Connecting Line

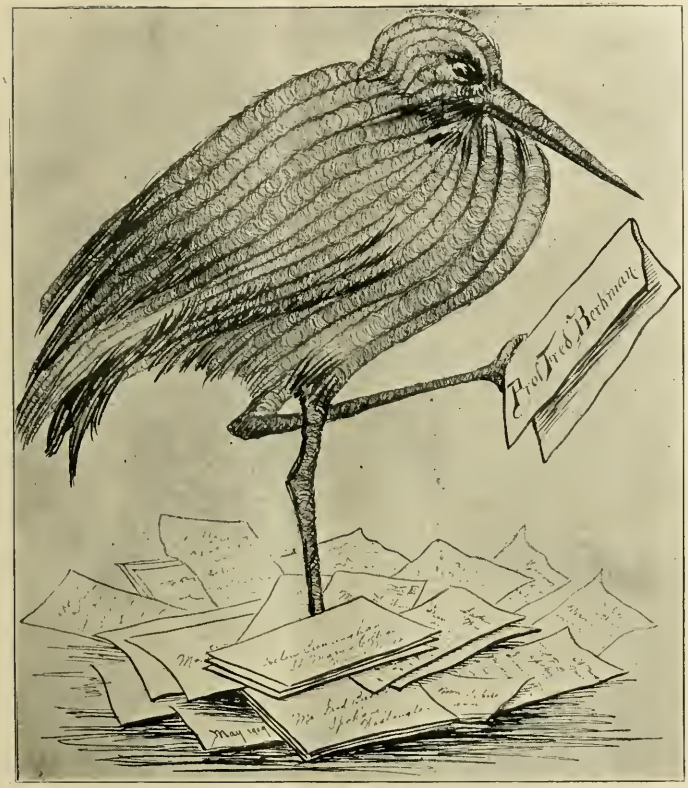
I think there could be no objection to going a little further and use the Capital Stem, the Direct Oval, and the Reversed or Indirect oval and the Extended Loop. I dare say every penman knows these as well as he knows his letters.

It would certainly do away with a lot of confusion to the teacher and pupil as well as to the examiners.

C. L. Michael,
Prin. Coml. Dept. Phoenix Union High School, Phoenix, Arizona.

Grace in Form and Action

By the Editor during a leisure (pleasure) moment.



This does not mean that Mr. Berkman is married and the father of a "bouncing boy," but that Miss Helen Cunningham, pupil in St. Mary's College, Monroe, Mich., followed his lessons in the B. E. last year and thus expressed her appreciation and skill.

A room full of little folks using arm movement under the direction of J. V. Dillman, former supervisor of writing and drawing, Connellsville, Pa., public schools.

SPECIMENS

Mr. C. A. Louis, a Ransomerian mail student of Utah, Ala., is swinging a splendid pen as shown by a set of business capitals recently received at this office.

A package of specimens is hereby acknowledged from Mr. R. C. Cottrell, Supervisor of writing in the public schools of Logansport, Ind. The work represents the writing done by the pupils in the various grades and clearly illustrates that Mr. Cottrell is on the right track for successful work from the kindergarten to the high school. It is certainly gratifying to look over specimens such as he has submitted, as they illustrate the right method as well as creditable results. Although he has been in Logansport but a year, it is plain to be seen that in another year or two the writing of that city will be koown for its excellence.

Mr. J. A. Kirby, who has had charge of the commercial department in the Rutherford, N. J., High School the past year, has been elected teacher of penmanship in the Brooklyn Training School for Teachers. This means that Mr. Kirby will be responsible for the training of about 2000 of New York City's future teachers. Mr. Kirby has demonstrated in the past that he secures practical results in writing, and it was this demonstration coupled with a pleasing personality that landed the position.

Mr. W. A. Zahn, penman in the McDonald Business Institute, Milwaukee, Wis., writes a splendid hand as shown by a letter recently received with enclosures of his skill.

Mr. Wayne H. Diehm, Wilmington, N. C., writes a good business hand as shown in a recent letter enclosing his subscription to THE BUSINESS EDUCATOR.

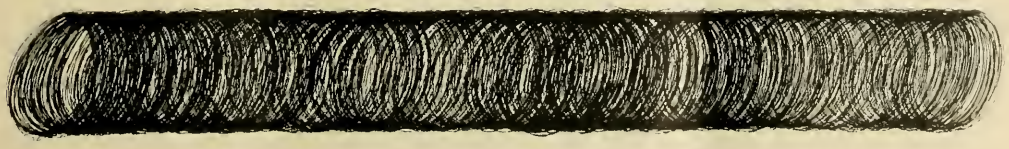
Mr. I. H. Grimes, Woodsfield, O., writes a splendid hand and does some superb lettering and round hand work as shown by specimens recently received.

Mr. P. Escalon, Santa Ana, Salvador, C. A., writes a remarkably good hand and seems to be improving rapidly. Specimens from his pen in ornamental style would have graced the columns of THE BUSINESS EDUCATOR had they been written in ink suitable ror engraving.

A splendidly written letter, business style, is acknowledged from Mr. C. L. McNitt, of Michigan, now with the Beloit, Wis., Business College.

Ashton E. Smith, principal of the Jackson, O., Business College, recently submitted specimens of business writing executed by his students which show that they are doing the very highest grade of work in this branch. Mr. Smith is to be congratulated upon the results he is securing. The work of F. H. Sticklen is worthy of special mention, his writing being very practical, neat and business like.

A variety of styles in card writing have been received from John A. Moyers, Timberville, Va., which show that he possesses much more than ordinary talent for fine pen work.



By B. J. Korman, student of J. D. Rice, Penman, Chillicothe, Mo., Normal School.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

THE PENMANSHIP TRINITY

Position, Form, Movement.

POSITION should comprehend or include two chief factors; *health and efficiency.*

Health is of even greater importance than good writing and should be considered first. Therefore teach pupils to sit healthfully; to keep the back from bowing; to keep the shoulders even and therefore the back straight laterally, for uneven shoulders bespeak a curved spine.

Special attention need to be given to the position of the arm, hand, pen and paper, as these concern the execution of good writing rather than health.

Of course position is worth but little more during the writing lesson than any other time, because if a position cannot be retained for general use it is not correct, and if it is good for the writing lesson period it should be good for all written work. But position needs to be taught and made habitual during the writing period because there is more time for such instruction and practice then than at any other time.

No teacher, however, is doing his or her duty who allows the pupils at any time to assume and maintain positions that are neither healthful nor efficient.

FORM should be of such character as to embody the two essentials of good writing, *legibility and rapidity.* It needs to be presented from the blackboard by illustration and description. Some pupils receive information best through the eyes ("the windows of the soul"), while others perceive best through their ears. All, however, glean information by eye as well as by ear; hence the need of illustration supplemented by description in order that form may be fully and clearly perceived.

We must see, we must think good writing before we can execute it, is as true today as when first uttered, and therefore makes it plain that form is the second essential to and of good writing.

MOVEMENT is the third of the three essentials to and of good writing, and although last it is not less important than either of the other two, position and form.

It is the manual part of writing; the part which has to do with final production. It is the practice of which form is the theory. It is the physical training part of writing; the proof that the mind has perceived and the hand performed.

You might study penmanship a thousand days but unless you practiced as well as studied the hand would but blunder in its endeavor to produce the concept. Repetition is the key to manual dexterity, and therefore practice needs to accompany study in the art of learning to write well.

Position, Form and Movement each are therefore essential in the science and art of teaching and learning to write well.

We are happy to announce to the penmanship profession that we have on hand at the present time three articles from the brain of Mr. L. H. Hausam of the Hausam Correspondence School of Penmanship, Hutchinson, Kans., under the following titles:

Questions and Answers, American Penmanship Standard, Some Penmanship Secrets Explained.

These articles are thought-provoking and will be helpful alike to students of penmanship and to teachers of writing. We may not be able to find room for all of these articles in the Students' edition of THE BUSINESS EDUCATOR. To make sure of them you should see to it that your name is placed on our Professional list, which would require a remittance of not more than 25c for an entire year and less than that for a part of a year.

Mr. Hausam is one of the most original thinkers in our profession, and we find his contributions are widely read and highly appreciated.

Hymeneal

On July 28, at Des Moines, Ia., Mr. O. T. Johnston, Principal of the Y. M. C. A. School of Commerce of Los Angeles, and Miss Leva Overland of Des Moines, were married. Our congratulations are hereby extended to the couple, and we wish them all the happiness and prosperity they deserve.

Mr. J. F. Bowers, formerly of McPherson, Kansas, and for the past year head of the commercial department of the Lajunta Public School, Colo., entered in co-partnership for life with a young lady in Virginia, not far from Roanoke. We wish the new partnership a long lease of life, prosperity and much happinels.

On July 4th, a 7½ lb. boy came to make his home with Mr. and Mrs. R. C. Cottrell, Logansport, Ind. This is the best 4th of July celebration we have heard of for some time. This beats the noisy, deadly fire cracker all to pieces. Let us announce more of the same kind next year. We hail the new method of celebration with hats off, and heartiest well wishes for all concerned.

A ten-pound boy arrived July 9th at the home of Mr. and Mrs. C. W. Fogarty, manager of the Drake Business College, Plainfield, N. J. The big, handsome daddy reported the day following that all were doing fine.

Tom Bard Jones is the significant name given to a new arrival, June 21, 1909, at the home of Mr. and Mrs. Chas. C. Jones, Dunkirk, N. Y. This is the same Mr. Jones whose articles on Accounting are appearing in the Professional edition of this journal.

PARTIAL CONTENTS

For the Professional Edition of the Business Educator for September, 1909.

ENGLISH, S. Rowland Hall, International Correspondence Schools, Scranton, Pa.

ACCOUNTANCY, C. C. Jones, Teacher, Accountant and Auditor, Dunkirk, N. Y.

ARITHMETIC, G. H. Van Tuyl, New York City, N. Y.

ADVERTISING, J. W. D. Grant, Advertising Specialist and Author, Rutherford, N. J.

TYPEWRITING, Miss Clara M. Johnson, Rock Island, Ill.

LAW, Laura C. Niswander, Central Normal College, Danville, Ind.

DISCIPLINARIAN VS. POLICEMAN, L. H. Hausam, Hutchinson, Kans.

FEDERATION ANNOUNCEMENTS.

ASSOCIATION REPORTS.

NEWS NOTES AND NOTICES.

INTERESTING NEWS ITEMS.

CATALOGS AND CIRCULARS.

SCHOOL AND PROFESSIONAL.

EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

THE EXTREMES IN EDUCATIONAL METHODS, PAST AND PRESENT.

A third of a century ago we had the A, B, C, method of teaching reading. In due time we learned that it was too abstract and technical for childhood, and the word, sentence, thought, phonic, syllabic, and what-not methods followed; each in itself containing a germ of truth, but no one containing all truth. Today the tendency is to cull the best from each and to combine them into a rational, pedagogical, progressive method of teaching language, either spoken or written. As a consequence much more is being achieved within a given period, particularly with children, than ever before in the history of language education.

About the same time as above, it was also discovered that there was too much mere rote and memory learning of members without a clear understanding of their meaning and use. Arithmetic was more a matter of memory than reason and relation. Much mental and little written arithmetic was common in primary instruction. Then came a change from nearly all mental to nearly all written arithmetic. We no sooner discovered that we had been overdoing the abstract act with children than we concluded that it was equally bad for adults, hence the abandonment for a time of mental arithmetic in our schools. But in recent years the tendency has wisely been to correlate the principle and the result, the concrete and the abstract, the theory and the practice with the result that arithmetic is taught more rationally to all ages than ever before.

Similar extremes in teaching geography, history, writing, and other subjects have been indulged in, with harm at times along the line of progress, but with a decided gain as a whole in the long run.

In commercial schools we have had our extremes. In fact we had to have them in order to keep up with the other (?)educators. At first we taught theory and principles in shorthand, and later practiced for speed. In time we learned better, but not until extremists demonstrated to our satisfaction that speed could not be taught first advantageously to the pupil. Theory and practice now generally go hand in hand in all up-to-date methods and systems.

In the teaching of writing we went successfully through the "Sacrifice movement for form" and "Sacrifice form for speed" extremes, and as a result we are now teaching form and movement at the same time, cutting out the *sacrifice* part as much as possible.

In the matter of bookkeeping we have had the same extremes. A quarter of a century ago it was theory for some three or six months, and then practice. Along came the "actual business" idea and banished the theory, substituting the practice from "start to finish". The finish to this extreme arrived, and in the better schools theory and practice are going it hand in hand to the betterment of each as well as to the betterment of the pupil, teacher and school.

As yet, however, the tendency is to cling to the show and surface-like phase of the subject, rather than the substantial. Fine office fixtures rather than fundamentals are alluring and too much in evidence. Pupils are thrown too entirely upon their own responsibility and told to "dig" thus relieving proprietor and teacher of certain responsibilities they should rightfully assume.

The lecture and class methods so prominent years ago have too nearly disappeared. Not that they were wholly right, but rather that they have been supplanted by something not so good. The teacher who handles certain principles and phases of the subject by class methods, that is with the class as a whole, accomplishes far more than he who repeats the same from time to time to individuals or who depends upon the pupil finding it for himself at the right time among a mass of other material.

Instead of giving so much attention to discovering how many pupils a teacher can handle, would it not be better in the long run to see how much instruction can be given? Competition is keen, it is true, between commercial schools, but when it comes to thoroughness and high-grade instruction the competition is not nearly so keen as it should be.

But the essential thing to recognize is the fact that extremes are not good in anything, much less so in methods of instruction. Too much method is as bad as too little, and what is "sauce for the goose is sauce for the gander", so also too much practice or so-called actual business is likewise bad.

To relieve the pupil of individual initiative is as bad as to throw all responsibility upon his shoulders in order to relieve our own. There are certain things essential to each teacher and pupil as there are also certain other equally important things that are common to both and should be worked out together. Individuality is a most commendable thing to develop but there are times when it is best to put the shoulder to the universal wheel and become a cog for the time in the service of the commonwealth of student life and evolution.

As commercial teachers we need to keep closely in touch with the pedagogy of other subjects as well as in touch with school management from the standpoint of school room efficiency. We do not believe our profession is suffering with a surplus of knowledge concerning the science and art of teaching subjects in general or of commercial subjects in particular.

But there is some headway and therefore some hope. Let us make it more hopeful by making our teaching more scientific, more thorough and more practical.

JUST SMILE ON, UNTIL THEY SUBSCRIBE

ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

LET US TAKE AN INVENTORY

I want to say some straight things in these articles and shall be pleased to hear from any of you who agree with me, and more especially would I like to hear from you who disagree. Possibly you will not get anything new, but if these talks inspire some of us to a deeper interest in our profession, or illuminate some dark spots, the object will have been attained. In later articles, accounting and auditing methods will be discussed and hints will be given to teachers who can easily and profitably take up this line of work outside of their regular duties.

How many of us Commercial Teachers make the best of the opportunities about us? Do you ever go into the business houses of your city to investigate business conditions and get a line on their book keeping methods and systems? If you have not already done so, you ought not to wait another day. You will be surprised how readily men of affairs will give up a few minutes of their valuable time to explain their methods to you if you use tact in getting at them. We owe a duty to the boys and girls whom we are teaching to keep abreast of the times and to do this, we must investigate, study, read and think. Read the professional journals, go to the conventions, talk with business men, discuss questions and methods with your fellow teachers, be a mixer, then go home to think about what you have seen and heard. Study out improvements in your work as the salesman studies to increase his sales. In a word, GET OUT OF THE RUT! AND STAY OUT.

WHAT DO WE TEACH?

We teach our pupils out of an old text book, written possibly fifteen, twenty, or even more years ago, give them a few weeks of "actual business practice", graduate them, sending them out into a world of new ideas, of business energy and enterprise. The bright, intelligent ones who go into modern offices must laugh at the crude methods of some largely used texts and wonder in what age their teacher first trod this sphere.

I have been so informed and verily believe — as our legal friends say — that some are still teaching the six column journal, cash in the journal, cash account in the ledger, etc. It was only last June that the great state of New York, through her Regents' examiners, administered a severe rebuke to the author in marking down several otherwise perfect papers because the students did not put their cash accounts in the ledger, and because on property and loss and gain accounts in the trial balance, they used both debit and credit footings instead of balances as they did in personal accounts. This notation was made on the papers "All balances or all footings". Now, what good is Merchandise balance on a Balance Sheet? Why not use more common sense and fewer book rules?

A business man came to me one day requesting me to straighten-out his books and start him on the right path. He said, "My accounts are very implicated". They certainly were, and usually when an accountant is called upon to set things right, the books are indeed "implicated", and even after a new set has been opened it is not long before we received a hurried call, or perhaps a mournful supplication for help, especially when the embryo book keeper has gotten in his deadly work.

WHAT SHALL WE TEACH?

Let me tell you how I teach Elementary Book keeping to beginners in my High School Commercial Department classes. Probably you have your own method which you will say is better than mine, so I am not going to get into any discussion as to the merits of "Account method" "Journal method", etc.

It has always been my aim to instill into the mind of the student a desire for knowledge along the lines of his chosen profession, not allowing him to be content with being a mere book keeper, growing old and rusty at his desk, but to create in him a disposition to inquire into and work out accounting problems and to apply them to conditions as they exist.

HOW SHALL WE TEACH IT?

The Cash book as applied to personal expenses is first taken up as he has usually had some experience in this line. I teach him to always treat his right hand as his giving hand, — the hand of good fellowship, as it were, — and as he is credited for what he gives, so is Cash credited when given or paid out. This same proposition holds good in all impersonal accounts and I find that it impresses itself upon his mind better than any other comparison I can make. After Cash, Personal accounts are fully explained in relation to all the others.

The journalization of all, and by this is meant the mental decision rather than the written form, is fully developed. Now the student is ready to take up simple sets which he writes up in Cash book and Journal. When he has mastered these forms and learned to balance and rule the Cash book, the relation of the Ledger is fully explained and he is taught to post his simple work. Following this comes the Trial Balance and finally, the Balance Sheet.

I am a firm believer in the six column Balance Sheet for beginners as I know that it was easiest for me to understand when I began, and if properly explained by the instructor, any ordinary student can grasp it more readily than the more complex statements. However this form should not be the only one taught, as it may become too mechanical and the student may not be able to analyze the Losses, Gains, Resources and Liabilities.

THE ELEMENTARY COURSE.

By the time the student has finished his elementary course, he should be able to stand on his feet and analyze any simple Balance Sheet, including Resource and Liability Inventories, and at least the following accounts; Proprietor, Partners, Merchandise, Expense, Interest, Trade Discount, Insurance, Rent, Salaries, Notes and Mortgages Receivable and Payable, Personal accounts Receivable and Payable, Loss and Gain (better named Profit and Loss.) He should be able to rule from memory, on blank paper, forms for Journal, Cash book, Sales book, Invoice Register and Ledger, make original entries in these books, post, take Trial Balance, draw off six column Balance Sheet and prepare separate Statements of Losses and Gains, and Resources and Liabilities when he has mastered these principles, he is ready to take up Advanced Bookkeeping and apply them to more practical work.

THE ADVANCED WORK.

Now teach him the use of special columns in the Cash book for convenience in handling accounts which are much used, gradually enlarging upon special column work until you can bring in the use of the Sales and Purchase Ledgers in connection with the Main or General Ledger. You must teach the use of these auxiliary ledgers with their representative accounts in the General Ledger because their use is so general with all large concerns.

(*Continued on page 27*).

TALKS ON ENGLISH

S. ROLAND HALL,

Principal of the School Advertising, International Correspondence Schools,

SCRANTON, PA.

"LEST WE FORGET."

AGREEMENT OF PRONOUN WITH ANTECEDENT. So far as is possible, the pronoun should agree with its antecedent in person, number and gender.

Every man in the field should do *his* (not *their*) duty.

When the antecedent includes both sexes, if the singular is required, use *he*, *his* or *him* rather than the double forms *he* or *she*, *his* or *her*.

If any clerk desires to be away, *he* (not *they*) should inform the head of the department.

Reconstruction of the sentence will usually enable the writer to include both sexes more clearly.

Clerks wishing to be away will please inform the head of the department of *their* wishes.

REPEATING THE NOUN. When there are several possible antecedents that might be connected with a pronoun it is better to repeat the noun.

Several salesmen called, and each gave a demonstration of his machine. We liked *all* of them. (It is better to say *all of the machines*.)

The pronoun *it* makes the repetition of the noun advisable more often than any other pronoun. A medical work contains the following sentence:

If the child does not thrive on uncooked milk, *it* should be boiled.

CASE OF PRONOUNS AFTER PREPOSITIONS. Often the second pronoun following a preposition is erroneously put in the nominative case.

Between you and *I* (say *me*), I doubt it.

No one but was there except *he* and *they* (*him* and *them*).

CARE IN COMPARISONS:

There is no freezer on the market as good as this (Say *no other* freezer, etc.)

He was of more service than all the men. (Say of *all the other* men.)

EVER AND NEVER. Say *seldom or never* or *seldom if ever*, rather than *seldom or ever*. *Never* is often used erroneously for *not*.

He was here but never mentioned the subject (but *did not* mention).

ADJECTIVES FOR ADVERBS. One of the most common mistakes is the use of adjectives for adverbs.

This cloth will wear *good* (wear *well*.)

Agreeable to your request (*Agreeably* to your request.)

But remember that *fast*, *slow*, *quick*, and some others are adverbs though they haven't the *ly* ending. Therefore it is correct to say *act quick* or *act quickly*.

CONJOINT SUBJECTS. When subjects are taken conjointly, so as to have a verb in the plural, the proper connective is *and*—not *with*, *together with*, *nor*, or *as well as*.

This desk and the revolving chair *are* (not *is*) offered for $40.

But we may say, This desk, with the revolving chair, *is* offered for $40.

SUMS OF MONEY IN THE SINGULAR SENSE. Sums of money, unless thought of in their separate elements should be treated as singular subjects.

One hundred dollars *was* paid in cash. (The sense is The sum of one hundred dollars was paid.)

ERRONEOUS REPITITION OF THAT. If the writer is not careful, the word *that* will be repeated occasionally when a clause is interpolated.

He promised *that* as soon as he got home *that* (the second *that* is superfluous.)

EXCESS OF MODIFYING ELEMENTS AND SUBORDINATE CLAUSES. The further the eye and mind get from the beginning of the sentence the greater the necessity for clear construction. If there are a great many interpolated clauses and modifiers, it is better to break the long sentence into several short ones, or use a few semicolons.

The notice should be printed, if the subject be a book, on the cover or title page, or a volume of charts or maps, on the cover page or frontispiece, or a single map or sheet of music, on the first page, in the following words:

Revision: The notice should be printed in the following words: If the subject is a book, the notice should appear on the cover or title page; if a volume of charts, etc.

SQUINTING CONSTRUCTION. Avoid the placing of elements so that they may be read as applying to succeeding matter as well as to previous matter or to two different nouns.

This tobacco is sold by us through the mails direct to smokers *in perfect condition*.

Tell him *in the morning* to apply at my office.

VERBOSE EXPRESSIONS. The words in Italics in the following examples can be easily spared or changed.

At an early *hour* this morning.

As the storm continues *on*, we have decided to postpone the auction *until some time in the future*.

Serious conflagration—big fire.

Pecuniary liabilities—debts.

At the present time—now.

TRITE EXPRESSIONS. Much-used expressions, quotations, etc. should be avoided:

Method in his madness; long felt want; your kind favors; along these lines; your proposition.

ABOVE STATEMENT. See that the statement is actually above. The word *above* is often used when the thing to which it refers is on another page. In such cases, *foregoing* is the better word.

Alright. The dictionaries do not recognize this word. Write *all right*.

As regards. Better say *in regard to*, *With respect to that*, *On that point we beg leave to say*, etc.

Awful. A greatly overused word. Don't say *awful nice* or *awful good*. Use *very*, *exceedingly* or some other word.

Farther, *Further*. Use *farther* only in referring to actual distances.

Let's drive *farther*; he explained *further*.

Got can very often be omitted advantageously. Say, I *have* it, not I *have got* it.

LADY, GENTLEMEN. These two words are so greatly overused that it is best to use *man* and *woman* as much as possible. At any rate never say *lady friend* or *gent*.

MAJORITY, MOST. Say a *majority* of the votes were for Doane, but, *Most* of the lots were sold.

PRACTICABLE, PRACTICAL. The first word means something that is feasible, while the second means something governed by use or experience.

His plan is not practicable, though he has some practical experience.

RELATIVES, RELATIONS Use *relatives* in speaking of kinfolk, but say, the *relations* between the two men were strained.

THOSE KIND, THESE KIND. Say *This* kind of paper not, *These* kind or *those* kind.

LOOSE, LOSE. As clearly as these two words are defined, they are commonly misused for each other.

The string became loose, but we did not lose the contents of the package.

AFFECT, EFFECT. *Affect* means to influence, *effect* used as a verb, means to bring to pass. The market was *affected* by the news. A reconciliation was finally *effected*.

ANY PLACE is commonly used in the sense of *anywhere*, but is not recognized as good usage.

BALANCE is a good word in writing of bookkeeping, accounts, etc., but do not use in place of *rest* and *remainder*.

LEND, LOAN. *Lend* is the verb, according to the best usage. Use *loan* only as a noun. *Lend* me five dollars and I'll thank you for the *loan*.

LEARN, TEACH. Two words that are often confounded.

We *teach* a student arithmetic and he *learns* it.

CAN, MAY. Can refers to ability, may to permission.

He *can* do it, and tell him I say he *may* try.

LIABLE LIKELY. *Liable* has a criminal or other unfavorable sense; *likely* conveys the idea of mere probability.

He is *liable* to be fined. You are *likely* to be kept there late and to see him when he comes in.

QUITE A FEW, Colloquial, but not exact English, for the literal meaning is *fully a few*. Say *many* or *a large number*.

TOADSTOOL, MUSHROOM. The terms are synonomous. Therefore, say, Is it an edible mushroom or a poisonous one? not, Is it a mushroom or a toadstool.

METHODS IN

ARITHMETIC

G. H. VAN TUYL,

505 West 135th St., New York City, N. Y.

INTEREST CONTINUED.

In the last two articles attention was given to only two of the four principles of interest, viz: Those two in which 60 days and 6 days were used as a basis for the solutions. The use of 600 days and 6000 days in solution of interst problems is not directly practical owing to the fact that long periods of time are not expressed in days. The truth contained in these principles, however, can be used to advantage in shortening the already short solutions which have been explained in this, the banker's method.

A few illustrations will make my meaning entirely clear. Applying the 600-day principles in finding the interest on $250 for 600 days at 6% we have.

$25 | 0 = 600 days's interest.

Point off one place.

Had I written the problem thus, "Find the interest on $600 for 250 days at 6%," the solution would appear this way:

$60 00 = 60 days' interest.

24 00 = 240 " " = 4 × 60 days
1 00 = 10 " " = ⅙ of 60 "

$250 00 = 250

These last two answers are alike.

The problem differs only in that the number of dollars and days are interchanged. We may state then as a corollary to this principle that the result will be the same if for the number of dollars we write the number of days and for the number of days we write the number of dollars. If students fail to recognize this truth it is made plain by asking such a question as this: "Which earns the more. 10 men in 4 days, or 4 men in 10 days, if the price per day is the same in each?" "Or it may be illustrated by the cancellation method of finding interest, thus using the same problems, we have

1st

$$\$250 \cdot \frac{\overset{25}{\cancel{600}} \times 6}{\underset{60}{\cancel{360}} \cdot \underset{10}{\cancel{100}}} = 25$$

2d

$$\$600 \cdot \frac{\overset{10}{\cancel{250}} \cdot 6}{\underset{60}{\cancel{360}} \cdot \underset{10}{\cancel{100}}} = \$25.$$

This is due to what is called the commutative law of multiplication, which states that the product of several factors is the same regardless of the order of the factors.

By making use of this truth we may, as we say interchange the principal and the time, whenever it will result in a saving of time and labor in making the solution.

Find the interest on $6000 at 6% for for 37 days.

$3 | 7 = 600 days' interest.

Write 37 as the number of dollars and use 600 for the number of days.

Find the interest on $1800 at 6% for 41 days.

$4 | 1 = 600 days' interest.

$12 30 = 1800 " "

Therefore $12.30 is the interest on $1,800 at 6% for 41 days.

The 6000-day principle is subject to the same changes as the one just illustrated.

Find the interest on $12000 at 6% for 19 days.

$19 = 6000 days' interest.

$38 = 12000 " "

Therefore $38 is the interest.

In like manner the 60-day and 6-day principles can be used in all the ways indicated above for the 600-day and 6,000-day methods.

I claim these short methods are specially worthy of consideration by every commercial teacher, and by every student who has anything to do with interest solutions. Their value lies in the fact that results can be obtained instantly. In the majority of cases in which these methods can be used the interest can be reckoned mentally.

These short methods like all other "short cuts" can be used only in certain cases.

In such problems as the following the time saved is by the interchanging method, very material.

At 6% find the interest on:

$ 6000	for 21 days	$ 540	for 3 days
12000 "	35 "	660 "	109 "
15000 "	52 "	720 "	43 "
600 "	31 "	240 "	17 "
2400 "	43 "	360 "	19 "
150 "	62 "	840 "	79 "
120 "	38 "	8400 "	103 "
18 "	13 "	7800 "	87 "
450 "	32 "	2000 "	33 "
750 "	119 "	1000 "	111 "
7500 "	113 "	300 "	82 "
6600 "	38 "	200 "	27 "
9000 "	71 "	100 "	87 "
9600 "	83 "	90 "	96 "
4000 "	51 "	10 "	132 "
3000 "	61 "	18000 "	31 "
4800 "	17 "	30000 "	17 "
7000 "	114 "	60000 "	29 "

Other rates of interest than 6% have been purposely omitted up to this point. In finding interest at other rates, first find the interest at 6% then use the following for the rates mentioned.

To find interest at

5½%	deduct	1/12	of interest at 6%		
5⅓%	"	1/18	"	"	"
5 %	"	1/6	"	"	"
4½%	"	1/12	"	"	"
4 %	"	1/6	"	"	"
3 %	take	½	"	"	"
6½%	add	1/12	"	"	"
6⅔%	"	⅛	"	"	"
7 %	"	1/6	"	"	"
7½%	"	¼	"	"	"
8 %	"	⅓	"	"	"
9 %	"	½	"	"	"

10% divide by 6 and move decimal point one place to the right.

For other fractional rates divide by 6 to find 1% and then multiply by desired rate considered as a whole number.

The interest rates in the money market are constantly changing. The rates vary from 4% or 5% to as high as 120% on call loans. Many brokerage houses and banks loan large sums of money on collateral commonly called "call loans," the understanding being that the rate of interst shall be the market price of money. The market price fluctuates, as we have just said, hence the rate which the borrower pays will vary with the market price.

The amount of interest due in such a case is determined as follows:

Take this problem as an illustration:

Mr. X borrows of a brokerage firm $85000 on collateral, subject to the call of the lender, June 1, 1907. The rate June 1st, was 5½%; June 5 the rate advanced to 6½%, June 8, to 7%; June 13th, to 8½%; June 20th it dropped to 7⅓%; and June 25 to 6½%. Find interest due July 1, 1907.

85000 | 4 days @ 5½% 4 × 5½ = 22
| 3 " " 6½% 3 × 6½ = 19½
| 5 " " 7 % 5 × 7 = 35
| 7 " " 8½% 7 × 8½ = 59½
| 5 " " 7⅓% 5 × 7⅓ = 36⅔
| 6 " " 6½% 6 × 6½ = 39

211⅔

$$\frac{85000 \times 211\frac{2}{3}}{36000} = \$498.78 \text{ Int. due.}$$

In case the amount of the loan varies the solution would be as follows:

	days		rate	
$ 1000	× 8	×	4½ =	36000
13000	× 7	×	6½ =	591500
17000	× 10	×	8½ =	1445000
				$2396500

$2396.500 ÷ 36 = $66.57.

The number 2,396,500 represents the number of dollars required to be on interest 1 day at 1% to be the equivalent of the several amounts at the given rates and times. Pointing off 3 places gives 6 days' interest at 6%. Dividing by 36 gives 1 days' interest at 1%, the desired result.

ADVERTISING

J. W. D. GRANT,

Rutherford, N. J., Box 96.

Teaching Advertising

The Commercial School must be practical.

It has no time for any course that cannot be cashed in dollars and cents.

It would be absurd to offer a course in Egyptology.

And it would be equally useless to attempt a course in advanced advertising without experienced advertising men to instruct and lecture and without pupils trained in the elements of advertising able to grasp and appreciate such a course.

The instructor in advertising in a Commercial School should map out an elementary course that will be of benefit to the average pupil.

Don't try to turn out $100-a-week advertising men.

Remember the $10-a-week Stenographer, Bookkeeper and General Office Assistant and plan your course to help them.

A Stenographer knowing how to prepare copy for the printer and how to read and correct proof is easily worth from $5 to $8 more than one who knows nothing of these things.

A Bookkeeper who has some idea of the cost of printing and knows how to buy economically can save his employer money and will be rewarded accordingly.

There is hardly a business where Printed Matter does not play some part and the clerk who has had training in its preparation and purchase will find an opportunity to earn promotion.

A few years ago one of New York's well known advertising men, now connected with a large advertising agency, conducted a course in advertising at a New England Y. M. C. A.

Turning $8-a-week Grocery Clerks into $50-a-week AD WRITERS was very popular with the correspondence schools at that time.

Robert Moursey, as I will call him because that is not his name, had taken one of those well advertised advertising courses and thought himself quite well qualified to fill a position as Advertising Instructor.

Being well educated and having conducted a course in Business English for the Y. M. C. A. the previous year to the satisfaction of all concerned he had no difficulty in persuading the Secretary to add a course in Advertising, placing him in charge of it.

Sitting in the Study Chair thumbing over the leaves of a test book on advertising and dreaming of one day becoming a high salaried Ad Writer is a different proposition from standing up in front of a class of bright young men, striving to show *them* how to do it.

Instructor Moursey found he had a larger contract on his hands than he had bargained for before he had been conducting the class a week.

There were boys there who had some practical knowledge of printing and asked questions he couldn't begin to answer. Being a wise young man he passed them by for the time, saying that all that would be taken up later in the term.

What would you do in such a case?

This is what Moursey did.

He hunted up the printer who did odd jobs for the Y. M. C. A. and asked him to show him through his shop.

The printer was delighted to do so as he thought it meant More Business.

Now Moursey had never been in a print shop before. He found so many things to learn that he stayed there all afternoon. The printer was kind and showed him much.

Many more visits to the printer and to other printers, to news-paper offices etc. gave him a good working knowledge of printer's work, printer's tools and printer's terms.

A note book which he took with him from place to place soon became filled with the right kind of material from which he later wrote up a course of lectures.

Other things were included but all his knowledge was gained in much the same way. He visited advertising agencies, talked with local advertisers and got points from experienced Ad Writers. When he found time he even visited one of the big paper mills in Massachusetts and learned all about the manufacture of the various kinds of paper.

While he gradually gained this knowledge at first hand he also kept on with his class at the Y. M. C. A.

Practical work appealed to him as the best way to give instruction. Accordingly he contracted with some of the local advertisers who did not feel able to pay the salary of a regular ad vertising man to attend to their ad writing for them.

All such work he turned over to his class and had his pupils vie with each other in their eagerness to turn out good copy.

He criticised the work, corrected it and then took the best ad as the basis on which he himself would work in his effort to turn out the best possible copy for his client.

Sometimes an ad written by one of his pupils would be so excellent that he would let it go through practically unchanged. In which case the pupil who wrote it would receive pay for it.

When a folder or booklet job came in Moursey would discuss it with his class.

All the arguments and talking points suggested would be tabulated in logical order and each pupil would write copy for the job from this data. The size and form of the booklet or folder would be decided upon in advance by the class so that the amount of copy required to fill was known.

It was surprising how many clever ideas were brought out in this way and how many excellent pieces of printed matter were gotton up.

When it came to the printing each pupil wrote a letter to the printer giving detailed specifications for the job.

At least a dozen printers were asked to estimate on every piece of printing and other things being equal the work went to the lowest bidder.

As soon as the estimates came in they were gone over by the class, each pupil checking them up with an original estimate made by himself previously.

The proofs were always read and corrected by the class (the printer was asked to supply extra copies to go around) and each one made up his own dummy.

The final work, of course, was done by Instructor Moursey, but he arranged to have members of his class take turns in visiting the printer and in making-up from the stone instead of dummy.

By following this practical method of teaching Robert Moursey turned out some very capable men and was able to find positions for them with the local merchants whose ad writing they had been assisting him with.

Further than that he gained experience himself and has now become a high salaried advertising man with a reputation for high grade copy work.

Any Commercial Instructor who conducts a course in advertising can follow the methods I have outlined above and he can make some money on the side at the same time.

If you have not the time or don't choose to get out and solicit work from local advertisers, get one of your pupils to do it.

If your school gets out much printed matter, see if the principal or proprietor will not turn it over to you and your class.

An advanced course covering the fine points of advertising work and advertising policy can be added when there is a call for it. But be sure that your class is well grounded in the elements before you attempt to teach them The Psychology of Advertising.

Commercial Law

MRS. LAURA C. NISWANDER,

Central Normal College, Danville, Ind.

Law in its broadest sense may be defined as a rule of action.

When God created matter he impressed upon it certain fixed principles from which it can never depart without ceasing to be. All movable bodies must conform to established law. Vegetable and animal life are governed the same way. The progress from seed to seed again and all the animal functions of secretion, digestion, nutrition are not left to chance or to the creature itself but are directed by fixed laws laid down by an all wise Creator.

While man is a free agent yet he is regulated in some degree by certain laws of good and evil to which Deity Himself conforms. As a Being all powerful the Creator is able to prescribe any laws no matter how unjust and severe but since his power is tempered with an infinite wisdom he has prescribed only such laws as are based upon justice. God has also, inseparably connected the laws of eternal justice with human happiness so that the last cannot be attained without observing the former. And the rule of obedience has been reduced to the one precept, that man should pursue his own true and substantial happiness. This is the foundation of natural or ethical Law. This law, as dictated by God himself, is obligatory upon each of us, and no human laws or of any validity if contrary to this.

God has at times enforced his laws by direct revelation. These are found in the holy scriptures and are a part of the original laws of nature. "The revealed law is of greater authenticity, than the moral system, framed by ethical writers, termed the natural law, because one is the law of nature as declared to be by God Himself; the other is only what, by the light of human reason, we imagine to be the law.

Upon the law of nature and the law of revelation is founded all human law. Upon indifferent points the divine and natural law leave a man at his own liberty subject only to such restraints as may be needed for the preservation of society. Upon other points that are not indifferent the human laws are merely declaratory and in subordination to the Divine law."

The crime of murder is strictly forbidden by the divine law and no penalty that may attach to it will make the crime any more heinous. It is mala in se, (wrong in themselves), while on the other hand smuggling is contrary to law not because it is forbidded by the divine law but because, man himself for the protection of society, has seen fit to interpose to make that action unlawful which before was not so. Thus smuggling is mala prohibita, (wrong because it is borbidden).

This law formulated by humans is called the Muncipal law and it is usually defined to be a "rule of civil conduct prescribed by the supreme power in a state, commanding what is right and prohibiting what is wrong". It is as a rule which is permanent, uniform and universal. It is not given as advice which we are at liberty to take or let alone as we may choose. Our obedience to it does not depend upon our approbation of the law but on the will of the maker.

It would be hard to imagine a state without some code of municipal laws. In fact there could be no state, there would be nothing but a mass of individuals without the cohesive force of such laws to bind the people together into a state.

If man were always perfect and inclined to do the right thing to his fellow man there would be no need of such a system of laws but being human, and each viewing his rights from a different stand point makes it necessary that society should enact such laws for its own protection. As each state must have its own laws for the protection of its citizens and their property necessarily follows that these laws will have force and effect only within its boundaries.

Municipal law is divided into three parts: Constitutional, statute and common. It is not necessary to enter into a discussion of the formation of our government but suffice it to say that for their own protection our forefathers decided to form a more perfect union and establish a new and general government of which each of the thirteen original colonies would be a competent part. In the the formation of this general government each sovereign state gave up a portion of its rights and powers, retaining, however, the larger part of these rights and powers for itself.

Each state gave up the same powers and rights and this body of rights and powers given up in favor of the general government was encorporated into that now famous instrument called the Constitution of the United States. This Constitution is an enumeration of the rights, powers and privileges of the national government. Bearing in mind the history of its formation we can readily see that the government can only have such powers as are specifically enumerated in its constitution or to be clearly inferred therefrom.

Each state has a government organized in substantially the same way the fundamental law of which is a constitution. Unlike the national government a state government has all the powers not given up to the national government with the exception of such restrictions as the people themselves have placed upon their government.

The state and national constitutions differ most widely in their scope.

The national constitution is an enumeration of rights and powers and the state constitution an enumeration of restrictions placed upon the state government by the people themselves. One has been called a grant the other a limitation. We see two governments operating over the same territory but in no sense conflicting and each limited and controlled by its constitution.

A bill in order to become a statute law must receive a majority of the votes of each house of congress and be signed by the president, or if vetoed by him, it can still become a law by a two-thirds majority of each house. A law passed in this manner is called national statute. The statute in force and effect are collected and published by authority of the government.

In like manner laws are passed by the state legislature and signed by the governor and called, "state statutes".

The common law originated in England so long ago that its exact origin is a matter of doubt. It was in force in England at the time of our separation from her, and of course up to that time had been in force in the colonies and the people were familiar with it. Therefore it was but natural that they should adopt it and declare it to be in full force and effect so far as it was applicable to them. Nearly all of the states have passed statutes to this effect.

The national constitution, being the supreme powers of the land, naturally ranks first, the national statutes being made in strict accordance with it, comes next in order. Then the state constitution followed by the state statutes and lastly the common law. When there is a conflict between the statute of a state and the common law, the statute takes precedence until repealed when the common law again comes into effect. The common law is always in effect when there is no statute on a subject and supplies what might be otherwise a very serious defect in our statute law. For no legislature would be able to foresee and provide for all

(Continued on page 27.)

THE DISCIPLINARIAN vs. THE POLICEMAN IN THE SCHOOL ROOM

By L. H. HAUSAM,

President The Hausam School of Penmanship, Hutchinson, Kas.

Every successful teacher must have order but the teacher who "keeps" order restricts his usefulness to a very narrow sphere. True teaching reflects a higher function than to curb mischief, it precludes it. It is a transformer through the medium of which the energy of the student-body is reduced to a usable quantity. True teaching does not annihilate mental force but gives it intelligent direction, because intellectual development is an economic process. It is not a negative power, prescribing endless restrictions and uttering forever a dictum of "don't" or "thou shalt not" but it is wholly positive, correcting every improper tendency or idle inclination by transmutation into what is right and wholesome.

The true teacher is in the broadest sense a disciplinarian,—one who educates, trains, directs, controls, regulates. He is not a sentinel, a guard or a policeman. His office is salutary, not contradictory. He penetrates personality and discovers individuality,—this he enlarges and ennobles. He refuses to be disquieted by mal-formed personality, however hideous it may appear, but serenely remembers that "every soul is a celestial Venus to every other soul".

The successful disciplinarian is one who, in a large measure, has mastered himself, and who possesses that chiefest of virtues, self-control. For without this ability to govern one's self it is a groundless dream to hope to govern others. On the contrary, the policeman's powers are conditioned upon ulterior authority and he ever relies upon this authority to make his cause a success. He works by rule and punishes this one or excuses that one according to his interpretation of the instructions that issue from his chief's office.

The disciplinarian governs by his presence, or rather by his presence inspires the student-body to govern itself; whereas the policeman is ever watchful lest he should fail to observe every infraction of the "law" and perchance lay himself open to the charge of being "easy to work".

The disciplinarian devotes his time to teaching,—this by act, by word, by silence and by mere presence, and has neither time nor inclination to stand guard over his classes or mete out punishments. The policeman, however, finds it necessary to keep one eye always upon one or other of his refractory students and counts his day well spent if he feels at its close that he has detected every attempt to thwart his authority and punished every one guilty of violating his law severely enough to "make an example" of him.

The disciplinarian works to the end that his students may forget to devise mischief and that their lives may become illumined with worthy ideals and their thoughts transfixed on accomplishments. The policeman unwittingly develops in his students the spirit of resistance and drills them in the arts of trickery.

The disciplinarian sees good in all and counts the little out-breaks of disorder that may mark his day as sparks emitted from the dying embers of illusioned youth; but the policeman regards his students as inherently bent on doing wrong and that only the most rigorous enforcement of his system of punishments will develop in the students any worth at all.

The disciplinarian makes of his students men and women who appreciate the worth of being self-respecting, and who early learn to minimize the foibles of youth; while the policeman, by his conduct and method, emphasizes the importance of "plugging a trial balance", "beating an examination" and out-witting the teacher.

Qualifications of the Disciplinarian.

Great characters prove that ideals are not to be reached only by living, each day, in fulfillment of some great desire, and this truth must become the well-spring of daily inspiration and hope in the school room that would produce the best results. This calls for the inspired teacher and to such gives the sure hope of reward. Let a great, pure, burning desire take possession of the student and all reason for despair is dissolved.

The true teacher must rise above the common interests of mankind. He must not do, or give an impression that he feels an inward inclination to do a thing that he wishes his students not to do. He must not allow curiosity to outweigh judgment, for this would make him subject to the influences of excitement, whereas he should always maintain calm. What the crowd is inclined to do, the successful disciplinarian can well afford not to do. The crowd will congregate at any pretext for excitement,—a fight, an arrest, an accident, a street fakir, a fire. The student-body, taken as a whole, may not be sought in vain in such a crowd, but the successful teacher should not be seen, or at least not seen as an interested, excited member of the crowd.

The successful teacher must look upon the social interests of his students in a philosophical way, reflectively, and with a view to contributing as largely as possible to the enjoyment of that body without seeking to gratify himself. He must be a person of deep convictions. One who is not influenced by momentary considerations but who takes a larger view of life than that encompassed by the incidents of the passing day. He must be grounded in a theory as to the purpose of things and people in the order of years or ages, so that he may not be disturbed by the unpromising appearances that present themselves almost momentarily. He must discern a divine order in seeming chaos and not be concerned as to the probable outcome so long as a firm hold be maintained upon a definite line of action. He must be purposeful and have reasons within himself for his course in the day's labors.

The successful teacher must feel that the remedy for every undesirable condition is to be found within himself and in the student or students involved, and that it is not neccessary to resort to ulterior punishments, such as expulsion, sending the student to the office, changing his seat, giving him demerits, etc., at every pretext, if at all. His conduct, his voice, his personal appearance, his movements about the room, his treatment of irregularities, his manner of conducting tne class and above all the subtle power arising out of his character and his individuality, must be such that the student will feel his better-self taking the ascendancy whenever he comes into the presence of his teacher.

The successful teacher must count himself at fault in every case of friction between himself and a student and rely upon himself to remove the cause. There is within the most refractory student much that is desirable and the right influence will bring it to light. The disciplinarian will understand this and agree to it but the policeman will rebel and believe that he is able to successfully controvert the theory by practical experience. One teacher can see no other solution of the tricky student problem than punishment; whereas, in the presence of another teacher, the imp will straightway retreat to his native nothinguess, and the boy, the girl, the man, the woman will arise in its stead.

ANNOUNCEMENTS

WHOOPEE! LOUIEVILLE! WHOOPEE!

Editor Business Educator,
Columbus, Ohio.

Dear Sir:

The commercial teachers of Louisville, Ky., and of the two Indiana cities across the Ohio River, New Albany and Jeffersonville, have formed an organization known as the Falls Cities Commercial Teachers' Association. Capt. J. T. Gaines, principal of the Louisville commercial High School, was elected president; Mr. P. W. Clark, vice president; and Mrs. Laura S. Van Arnam, secretary-treasurer. Messrs. Enos Spencer, J. D. Creager and H. O. Keesling compose the executive committee.

The immediate work of the association will be to devise and develop plans for the entertainment of the Commercial Teachers' Federation at its annual meeting in Louisville, December 27-30. The commercial teachers of Louisville and vicinity are taking a deep interest in the Federation convention and expect to set a new mark in the matter of hospitable entertainment.

While the executive committee of the Federation and several sections are preparing an excellent program of strenuous work, the local committees are preparing an attractive program of recreation and entertainment. Old plantation melodies will be sung as they were in the good old days "befo' de war." As a grand climax an "Old Kentuckey Dinner" will be served which will be the finest thing in the banquet lines ever set before the Federation. And the Falls Cities Commercial Teachers' Association will pay the bills. The Louisville teachers promise not only the most profitable, but the most enjoyable time of their lives to all who meet with them in December and they will be disappointed if the 1909 convention is not the largest and best the N. C. T. F. has ever held.

Yours very truly,
Enos Spencer,
Chairman Executive Committee.
Louisville, Ky., July 21, 1909.

THE SUMMER SESSION OF THE WISCONSIN COMMERCIAL EDUCATORS' ASSOCIATION.

Met in the rooms of the Wausau Business College, Wausau, Wis., July 8, 1909. In the absence of the President and Vice President, E. D. Widmer was elected President pro tem. Meeting called to order at 11 a. m. The following enrolled:

R. C. Spencer, Spencerian Business College, Milwaukee, Wis.
O. E. Wood, Rhinelander Business College, Rhinelander, Wis.
I. D. Wood, Antigo Business College, Antigo, Wis.
C. A. Cowee, Wausau Business College, Wausau, Wis.
W. W. Dale, Southern Wis. Business College, Janesville, Wis.
E. D. Widmer, Wausau Business College, Wausau, Wis.
J. A. Book, Wisconsin Business College, Manitowoc, Wis.
Rose Keefe, Keefe Business College, La Crosse, Wis.
Hellen Merrifield, Wausau, Wis.
J. A. White, Gregg Pub. Co., Chicago, Ill.

The President appointed the following committees:

Auditing Committee- C. A. Cowee, O. E. Wood.

Resolutions- R. C. Spencer, Ira Wood, C. A. Cowee.

Communications were read from President Semore, E. F. Qunital, R. E. Kennedy and O. L. Trenary, each regretting his inability to be present.

Supt. Tobey then discussed the "Relation of the Public Schools to Business Colleges." He was followed by E. D. Widmer, Dr. Gilman and J. A. White; all agree that the Business College had its place in supplying a want not met by the Public School.

C. A. Cowee's paper on "Penmanship" created a lively discussion as to the possibility of teaching of muscular movement writing in the lower grades of the Common Schools. Supt. Tobey, R. C. Spencer and Mrs. Ghrasher, Supervisor of Penmanship in the Wausau Public Schools, led in the discussion.

The members of the Convention met for the evening session at Rothschild Park and after partaking of supper, arranged for by the faculty of the Wausau Business College, enjoyed a musical program from the college Orchestra. Address of welcome by Supt. Tobey, acting for Mayor Lamont and responded to by R. C. Spencer.

The address of the evening was then delivered by Prof. S. W. Gilman on the "Methods of Preparation for Commercial Activity."

On Friday the meeting was called to order at 9:00 by Pres. Widmer.

Miss Rose Keefe enrolled The Keefe Business College, of La Crosse as a member of the Association and paid the membership fee of $5.00.

The advisability of an Eighth Grade Graduate taking a Commercial Course was dealt with ably by Supt. Wenzel Pivernetz. This was discussed freely by the members present, and Supt. Pivernetz was asked to consult with the Committee on Resolutions in regard to this question.

An excellent paper was given then by E. D. Widmer on the subject of "English," after which J. L. Sturtevant, Editor of the Record-Herald, Wausau gave a practical discourse on "How Business College Men Should Advertise."

Afternoon session opened at 1:30 p. m. President in the chair.

The Auditing Committee reported having examined the books of the Treasurer, showing a balance of $19.94, and found them correct. The following bills were then ordered paid:

Expenses of Prof. Gilman $14.63, Programs and expenses of entertainment to E. Widmer, $16.25. J. P. Simons Bill in connection with the Uniform Examinations $14.50. Moved by R. C. Spencer, seconded by Miss Keefe and carried that R. F. Quintal, who has certain moneys belonging to the Proprietors' Department of this Association be and is hereby authorized and requested to pay same over to the Secy-Treas. of the Association, who will receipt for same.

Report of the Committee on Uniform Examination was then read by W. W. Dale. Moved by R. C. Spencer, seconded by C. A. Cowee, and also carried that the report be received. The report was then taken up sectionally and created considerable discussion. It was finally moved by W. W. Dale, seconded by Miss Keefe and carried that the report of the Committee be adopted having an 80 per cent. passing standard in place of 90 per cent.

The Committee on resolutions reported as follows:

The Wisconsin Commercial Educators' Association in Semi-Annual Session in the City of Wausau July 8 and 9, 1909, being deeply impressed with the claims of Education in general and out of direct responsibility for the character and efficiency of commercial education in particular, declares its attitude and policy on these vital matters of public concernment as follows, viz:

1. We believe that "Education is the only interest worthy of the deep controlling anxiety of the thoughtful man."

2. That "The public school is foremost among the agencies for leveling up to the highest and best standards of human equality."

3. That special education and training are essential for occupations for which adequate provisions are demanded.

4. That commercial education and training to fulfill the requirements and needs of individuals and society should rest upon a sound basis of general education obtainable in public, parochial and private schools.

5. That the only correct principles and policy governing schools for commercial education and training is to encourage the most thorough preparation therefor and to discourage everything inconsistent with it.

Resolved- By the W. B. E. A. that appreciating the cordial reception given the members of our Association by the people of Wausau and

the Hon. Mayor of City through his proxy, Mr. Tobey and the President, faculty and orchestra of the W. B. C., we extend to them *one* and *all* our most heartfelt thanks.

Resolved—That we hereby express our great appreciation to the program committee and the committee on uniform examinations for the excellent services which have contributed so much to make this session a successful and profitable one.

Resolved—That we extend our most sincere thanks to Prof. Gilman of the College of Commerce, University of Wis., for his lecture, and advice given during our deliberations and hereby express the belief that the C. of C. U. W. under the wise supervision of such men as Prof. Gilman is one of the leading factors toward reform and progress in the Commercial field of Education.

Resolved—That we extend our thanks to Supts. S. B. Tobey and Pivernetz for the excellent and most interesting and helpful addresses, words of good cheer and advice given.

Invitations were received from Manitowoc, Superior and Milwaukee for the Association to hold its next meeting. This was left with the Executive Committee.

The Secretary was instructed to transmit a report of the proceedings of the Association to all professional papers. A vote of thanks was extended to the President and City for courtesies and reports of proceedings of the Association.

Accountancy, from page 20

This is when your familiarity with the methods of business houses of your city will be of great benefit. Nothing impresses a pupil so much as to be able to tell him that a certain concern which he sees daily on his way to school, uses particular forms, and when his instructor can fully explain their uses, analyze and diagram them, he sees something live in his work. He becomes more interested and sees himself working his way up the ladder of responsibility to the time when he may have charge of such books, studying out some of the problems of modern accounting and constructing systems to meet the demands of his employer's business.

MAKE IT REAL.

When your student has a set to write up from his text book, make it real to him; tell him of a familiar business house which uses the system. Let him know that the chief value of Single Entry is that it can be changed to Double and that he must understand it so that he will be able to open a set of double entry books from the data of any business. Teach him that all there is to opening a set is to get ALL of the Resources and Liabilities together and the balance represents either Capital or Insolvency. In my experience, the whole question lies in exacting all information from the business man, as he almost invariably thinks it will not be necessary to enter the note to his friend John or Jim, by means of which he raised a thousand or so to tide over a dull time and on which he is paying interest (eventually the principal) out of the business. Then there are always a few notes receivable which have been laid away in the safe or discounted at the bank and temporarily forgotten unless insistently called to his attention. Your student, like the ordinary business man, thinks there are many small matters which need not necessarily appear on the books and it must be impressed upon him, that every business transaction of any nature whatsoever, must be entered in the books and full explanation made of the same, so that suspicion will not be cast upon him or his work by the succeeding bookkeeper or the auditor.

ABOUT EXPLANATIONS.

We cannot be too particular in this matter of explanations; the entry which does not fully explain might better not have been made. Book keepers have come under my observation, who would devote several lines to explaining seemingly, at the time trivial matters, but in several cases at least, these same explanations have become matters of Court record and have helped to shift the blame from innocent to the guilty parties. The courts hold that the original entry carries the burden of reliability and here is one case where diffuseness is a virtue.

A student can not get the greatest good out a course if he simply copies forms from his text book. He may be able to write up set entries and may complete a fine looking set from Journal to Ledger, but if he has not the desire for furthur study of the Science of Accounting, then he has not learned what we must teach if we are to be successful and turn out competent office assistants.

If your student can not explain a transaction from the salesman through the credit man, the shipping department, the general office, the sales book, the sales ledger, the representative account to the private office and the settlement of the account through all its course you have not done your full duty toward him and have no right to turn him loose on the business community. If you are not teaching these things — and many more — you have no right to his tuition.

If our students must serve a long apprenticeship to learn these things after they leave us, we might better spend our time and theirs, teaching them to be quick and accurate at figures and to write good English legibly.

Law, from page 24.

contingencies that might and do arise in the business relations of our very complex civilization.

Commercial Law is that branch of the common law which more particularly pertains to business. It embraces more than the old "law merchant" for that was mainly concerned with Bills of exchange and marine affairs.

As Commercial law is a branch of the common law it is modified or annuled by statutes.

Miss Clara M. Johnson, the owner of the above pleasant countenance, of Rock Island, Ill., whose articles on Typewriting begin in October, began her professional career by completing commercial courses in the following schools: Gustus School of Business, Moline, Ill.; the Davenport, Ia., Business College; and Brown's Business College, Davenport, Ia. The reason for completing the three courses was because they each offered instructions in different systems of shorthand. She next taught for Brown's Business Colleges Co., of Ia, and Ill., The Burdett College of Boston, and Winter Hill Business College of the same city.

The fact that the students under her instruction took the first and second honors in the Typewriting Contest in Boston, held under the auspices of the Eastern Commercial Teachers' Association, speaks more effectively for her ability to inspire and instruct than anything that we might say to her. For not everyone who styles himself teacher is proficient, much less able to inspire and lead others not only to proficiency but to leadership.

It does not take much of a student of human nature to discover in her countenance, as reproduced herewith, the whyness of her success, for a wholesome personality is better than mere intellect, for it combines character, enthusiasm, and instruction. We have reason to believe her articles will be helpful to the teachers in our profession, and therefore we commend them to you for your consideration.

Mr. Bennett Moves Up.

Mr. R. J. Bennett, who for a number of years has been the business manager of the Detroit, Mich., Business University, has accepted the appointment as Dean of the Philadelphia, Pa., Institute School of Commerce, Accounting and Business Administration. This is a department of the great Y. M. C. A. of Philadelphia, which was recently built at a cost of $1,000,000. A day school is being organized, which will be under Mr. Bennett's direction. They have also a three-year accountancy course similar to the University of New York, which will be also under his direction. Inasmuch as the school term includes but nine months each year Mr. Bennett will have considerable time to devote to his accountancy course by correspondence, as well as to the practice of accountancy. Mr. Bennett retains his financial interest in the Detroit Business University and will continue to be a member of the Board of Directors. We congratulate the good city of Brotherly Love for having again induced Mr. Bennett to become one of its own. For it was in Philadelphia a decade ago that he became well known in our profession while connected with Bank's Business College, of that city. We hear only words of praise from all sides concerning the splendid work Mr. Bennett is doing by correspondence, and from this on greater results may be expected.

NEWS NOTES AND NOTICES

C. V. Landin, of Highland Park College, is a new commercial teacher in the Minnesota College, of Minneapolis.

Mrs. Helen E. Long is a new assistant in the commercial department of the Melrose, Mass., High School.

Miss Bertha B. Barbur, of Greenwich, N. Y., will have charge of the commercial work in the Cape May City, N. J. High school during 1909-10.

Frank M. Schuck, of Fitchburg, Mass., goes to the New Britain, Conn., Com'l College as commercial teacher.

The commercial department of the Denison, Iowa, Normal School will be in charge of Floyd Preston, of Tipton, Mich., during the coming year.

Sioux City, Iowa, has just taken from Buena Vista College, Storm Lake, Iowa, S. P. Ronnei as commercial teacher.

George L. Voigt, Ypsilanti, Mich., has been elected head of the commercial department of the Wartburg Teachers' Seminary, Waverly, Iowa.

Arthur T. Burke, a graduate of the Sadler Business College, Baltimore, is an assistant commercial teacher in Goldey College, Wilmington, Del.

C. H. McGuire, for a few months associate manager of the Specialists' Educational Bureau, St. Louis, is now representing a commercial house in Chicago.

The Bridgeport, Conn., Business College has engaged Walter A. Goodrich, of Springfield, Mass., to handle commercial branches.

O. C. Peterman, one of the graduates of the Rochester, N. Y., Business Institute, follows J. C. Howell at the Le Mars, Iowa, High School. Mr. Howell going to the Wichita, Kan., High School, at a largely increased salary.

Miss Clara Welty, Minneapolis, is a new shorthand teacher in the Phelps Commercial School, Bozeman, Mont.

C. W. Seaver, an R. B. I. student, at Rochester, N. Y., has been engaged as an assistant in that school for the coming year.

J. M. Rouck, of Jeffersonville, Ind., will assist in the commercial work of the New Albany, Ind., Business College.

Miss Inez F. Kimball is a new commercial teacher in the North Grosvenordale, Conn., High School.

E. T. Reese, a Zanerian student, is a new commercial teacher in the Iron City Business College at Pittsburg.

Miss Leona Karr, a graduate of the Worcester, Mass., Business Institute, has been engaged as an assistant in the Berkshire Business College, Pittsfield, Mass.

Miss V. Inez Naplesden, of Springfield, Mass., is in charge of the commercial work in the Wesleyan Academy, Wilbraham, Mass.

G. E. Miller, last year with the Paola, Kan., High School, has gone to the high school at Bigtimber, Mont.

Charles S. Schilz, of Ironwood, Mich., goes to Parker College, Winnebago, Minn., to take charge of the commercial department.

Miss Margaret McAuslan, last year with the Milnor, N. Dak., High School, is now a shorthand teacher in the Polytechnic Business College, Oakland, Calif.

W. A. Sheafer, for several years in charge of the commercial work of the Muskegon, Mich., high school, goes to the West Division High School, Milwaukee, as commercial instructor.

A. B. Opier, last year with the York, Neb., Business College, will have charge of the commercial department of the Cortland, N. Y., Business Institute next year.

The Ogden, Utah, Business College, has secured William Pugh as commercial teacher. Mr. Pugh last year was with the Schissler College of Business, Norristown, Pa.

C. E. Kersey, of Memorial University, Mason City, Iowa, is a new commercial teacher in the Lead, S. Dak., High School.

Mr. M. W. Cassmore, of the Seattle, Wash., Commercial School, who needs no introduction to our readers, as his articles have long since introduced him to our constituency, recently addressed the Seattle Playground Association in the Chamber of Congress Assembly Room on the subject of "The Spirit of Play and Playground Leadership." So masterfully did he handle his subject, marshall his facts, and clarify the subject of psychology that he has since been appointed lecturer for the Association to speak at the Exposition Improvement Club Day, when delegates from all western states will be in attendance. He will also speak the coming year before each improvement club in that city, of which there are about twenty-five. In this work Mr. Cassmore shows still further the largeness of his vision and the practicability of it for ushering in a better day by thus mingling with the patrons of the public schools. If, therefore, more of our commercial school men were to mingle more freely with the public, commercial education would have a larger hearing and our private schools would have a larger and better attendance.

J. F. Kelly, of Waterloo, N. Y., has been engaged by the Lowell, Mass., Commercial College to take charge of the commercial department.

C. H. Haverfield, of Berea, Ohio, is in charge of the commercial work of the Elyria, Ohio, Business College.

The Newburyport, Mass., High School has a new commercial teacher in C. D. Montgomery, of East Providence, R. I.

Miss Una L. Rich, recently a graduate of the Morse Business College, Hartford, Conn., will teach Chandler Shorthand in Burdette College, Boston, during the coming year, and associated with her will be Miss Bessie Beirne, formerly of the Gregg School, Chicago, and more recently of the College of Commerce, Sharon, Pa. Miss Beirne will teach Gregg shorthand.

Miss Ethel M. Smith, of Malden, Mass., has been chosen as an assistant commercial teacher in the Augusta, Me., High School.

A. E. Caskey, last year with Strayer's Business College, Baltimore, has been elected supervisor of penmanship in the Lewiston, Me., public Schools.

M. F. Bellows, of Drake Business College, Newark, N. J., has charge of the commercial department of the Fitchburg, Mass., Business College.

P. L. Greenwood, of the Globe Business College, St. Paul, has been chosen as commercial teacher in the South High School, Minneapolis.

C. E. Miller, of Ashland, Ky., High School, is taking charge of the new commercial department in the Huntington, W. Va., High School.

Roy Smith, a recent gradnate of the School of Commerce, of New York University, goes to Kobe, Japan to teach commercial branches in the Higher School of Commerce there.

S. C. Bedinger, of the Springfield, Mo., Business College, goes to the Globe Business College, St. Paul, as commercial teacher.

H. E. Biddinger of Bemidji, Minn., has been chosen for a position as Gregg shorthand teacher in the Mosher-Lampman Business College, Omaha.

C. W. Edmondson, of Quincy, Ill., has been added to the force of the Metropolitan Business College, Chicago.

W. J. Goggin, of Gardner, Mass., is a new assistant commercial teacher in the New Bedford, Mass., High School.

J. J. Holmes and I. J. Hoff, of Warren, Pa., have purchased the Salamanca, N. Y., Business Institute.

J. P. King, of the Euclid School, Brooklyn, N. Y., is a recent addition to the faculty of the Packard Commercial School, New York.

H. C. Duffus, of the Schissler College of Business, Norristown, Pa., follows J. P. King at the Euclid School, Brooklyn.

E. B. Lyons, formerly manager of the Brown Business College, Danville, Ill., is principal and manager of Bayless Business College, Dubuque, Iowa.

Miss Mabel F. Parsons, of Hartford, Conn., is the new commercial teacher and supervisor of penmanship in the public schools of Jamestown, N. Y.

Miss Maude Irving, of Shelbina, Mo., goes to the Creston, Iowa, High School as assistant commercial teacher.

S. Harry Follansbee, Leominster, Mass., will have charge of commercial branches in the Marlboro, Mass., Commercial School next year.

Miss Eliza Crowell, Cleveland, Ohio, has been chosen for the shorthand work of Rogers & Allen's School, Fall River, Mass

F. H. Briggs, recently with the Goodyear-Marshall Publishing Company, Cedar Rapids, Ia., is a new commercial teacher in the Minnesota School of Business, Minneapolis, following E. D. Pennell, who goes to one of the Minneapolis High Schools.

E. E. Frantz, of Shenandoah, Iowa, is to handle the commercial work during the coming year in the Fort Smith, Ark., Commercial College.

E. J. Gibb, Benton Harbor, Mich., is a new assistant commercial teacher in the Kenilworth, Ill., High School.

F. E. Mitchell, last year with the Bradford, Pa., Business College, has engaged with the Dover, N. H., Business College.

J. Glenn Crumb, of Linesville, Pa., is principal of the Merrill Business College at Port Chester, N. Y.

The Bellingham, Wash., Business College has been purchased by S. C. Coulson, who last year was a commercial teacher in that school.

B. E. Alward, of Vincennes, Ind., University, is now engaged with the Ohio Business College, Cleveland.

C. S. Dudley, Ypsilanti, Mich., has been elected to take charge of the commercial work in the Bay City, Mich., High School.

C. G. Davis, formerly of Marion, O., now has charge of the commercial work in the public schools of Ashland, Ky., having recently been unanimously elected director of the commercial work in the schools of that place.

Mr. C. J. Potter has again contracted for the ensuing year with the Elliott Business College, Burlington, Iowa. Mr. Potter has been with the school now a number of years, which speaks well for all concerned.

J. B. D'Armond, a graduate of the University of Tennessee, and more recently president of the Bristol Tenn., Business College, is now associate manager of the Specialists' Educational Bureau, Webster Groves, St. Louis, Mo., of which Robt. A. Grant is the manager. Mr. D'Armond devotes his entire time exclusively to the bureau, and we should judge he is a man fitted for such work by experience, education and nature.

F. S. Kitson, formerly of N. Manchester, Ind. College and recently of the Zanerian is the new supervisor of penmanship in the Menominee, Mich., Public Schools. We believe Mr. Kitson is the right man in the right place and therefore expect to hear favorable reports from time to time of his work in Menominee.

J. W. Drye, Middleburg, Ky., now has charge of the commercial work in the Stafford, Kans., High School. Mr. Drye has had valuable experience in teaching and has recently made special preparation in penmanship, pedagogy, etc., in the Zanerian and Ohio State University. We believe he will therefore render excellent service to the Kansans.

L. M. Crandall, who organized and placed on a successful footing the Norwich, Conn., Commercial School, is now organizing the Putnam, Conn., Commercial School, which Mr. Chas. S. Donnelly will conduct in connection with Norwich School. Mr. Crandall has sold his interest in the Norwich School to Mr. Donnelly, and accepted the principalship of the commercial department of the Colby Academy, New London, N. H.

Mr. E. T. Reese, who last year was with the Metropolitan Business College Co., of Chicago, now has charge of the commercial department in the Iron City College, Pittsburg Pa. This means a good man in a good school. The Iron City under the new management is doing well.

G. T. Wiswell, the well known penman and commercial educator, who had charge of the commercial work last year in the Plymouth, Ind., High School, is now with the Valley City Commercial School, Grand Rapids, Mich., formerly known as the Grand Rapids Business University. Mr. Wiswell sends very favorable reports concerning the Valley City Commercial School and we doubt not that he will meet with much success in this institution.

Mr. R. J. Maclean, who for a long while has been connected with the Goldey College, Wilmington, Del., and president of the Board of Trade of that city, has severed his connection with the school. He expects to take an extended trip through the west, after which he will engage in other business in Wilmington.

W. I. Stewart, of the Elliott Commercial School, Wheeling, W. Va., will be at the head of the commercial department of the Springfield, Ill., Business College, the coming year.

SCHOOL AND PROFESSIONAL

Mr. Henry T. Loomis of the Practical Text Book Co., Cleveland, Ohio, engages in real estate transactions of considerable magnitude from time to time in the City of Cleveland. He recently erected in front of the Spencerian Business College, a store and office building, two stories in height with a frontage of 134 feet. There will be an arcade built through the building to serve as an entrance to the school.

The Central Business College of Indianapolis, recently moved to its new home in the new Holliday Building on the corner of Alabama and Ohio streets in Indianapolis. The new quarters have been especially designed and fitted up by an Architect It is one of the most commodious and up-to-date equipped schools in that section.

On Monday evening, June 21, 1909, McCann's Business College, Mahanoy City, Pa., held its commencement exercises in the Opera house at which time 52 pupils were presented with diplomas, being the largest class graduate in the history of the school, indicating that the past year has been a prosperous one for Mr. McCann. Appropriate exercises were held and a fine program rendered by students and distinguished speakers.

Gen. Nelson A. Miles, former head of the Army, was one of the distinguished speakers in the graduating exercises of the Rhode Island Commercial School, Providence, R. I., June 30th. Rev. Frederick W. Hamilton, D. D., President of Tufts College, was the other speaker.

Some unusually artistic follow-up post cards have been received from time to time from the State Business College, Tacoma, Wash. They seem well adapted to the community in which they are used to get business.

Mr. C. S. Jackson of Newark, Ohio., recently purchased the Grays Harbor, Wash., Business College, succeeding E. W. Beimfohr, who on account of health, sold the school. Mr. Jackson is an experienced, capable fellow, as well as a fine penman. We predict for him, success in the Northwest.

The Pittsburg Academy is now located in its beautiful new quarters in the May Building, 5th and Liberty Avenues, Pittsburg, Pa. The school will occupy four complete floors with a department on each separate floor. This speaks well for the growth of the school, as it does also for the discerning public of Pittsburg.

Mr. W. H. Earles, who has been with Stanley's Business College, Macon, Ga., is now connected with E. E. Gardner, in the Michigan Commercial School, Lansing, Mich. Our best wishes are hereby extended to Messrs. Gardner and Earles in the conduct of the enlarged school.

Miss E. M. Johnston, president of the Elyria Business College, Elyria, O., whose institution burned last spring, reported on July 13th, that they were now, located pleasantly and satisfactory in their own building. She reported a good business with a very satisfactory outlook for the future. Miss Johnston conducts a high grade school of business, which reflects credit upon the profession, as well as upon herself.

From the public press of Allentown, Pa., we learn that Mr. O. C. Dorney of the American Commercial School of that city, is the patentee of an adjustable school desk, which promises much financially for the patentee, as well as for the health and education of the pupils.

J. D. McFaden has dissolved partnership with Mr. Gowling, of the Gowling Business College, Ottawa, Ont., and has taken over the management of the Bughee Business College, Stanstead, Que.

Mr. A. B. Black, a former Zanerian, has been conducting unusually large and euthusiastic classes in penmanship at the Benton Summer Normal, Benton, Pa., during the past summer. He has recently taken charge of the penmanship work in the Pennsylvania State Normal, located at Bloomsburg, Pa. This forward step on the part of the authorities at the Normal in reference to penmanship is right in line with the latest movements being made in a number of other places, the most notable of which is in Massachuetts where Mr. C. E. Doner has been elected by the State Board of Education to supervise the work in four of the state normals. We doubt not but that the work will prove to be practical as well as permanent.

Mr. Edward M. Kayser, who has formerly been connected with schools in Illinois and Indiana, and is well known in the profession as a high-class teacher as well as a professional penman, has just accepted the Principalship of the Commercial departmeut of the Indiana Business College, Indianapolis, Indiana.

Mr. Charles C. Staehling, who graduated from the University of Chicago with Phi Beta Kappa honors, and who was last year head of the commercial department inthe University Preparatory School, Tonkawa, Okla., is the new principal of the department of business in the State Normal at Warrensburg, Mo.

Mr. G. G. Hoole, who spent last year at the Zanerian, and a greater part of this year in Trinidad, Colo., is now with the Phelps Commercial School, Bozeman, Mont. We believe this is the case of a good school and a good man coming together, and we therefore hope to hear favorable reports from time to time.

This is a splendid portrait of the Fourth Convention of the Gregg Shorthand Association held in the Gregg School, Chicago, from August 2nd to 6th, inclusive. Over 100 teachers attended, and the total attendance was over 150. An excellent informal program was rendered and many interesting features carried out. Many prominent educators were present, including the author of the system. A very complete report appears this month in the Typewriter and Phonographic World, New York City.

CATALOGS CIRCULARS

New York University Bulletin, May 29, 1909, being a preliminary circular of the School of Commerce, accounts and Finance, clearly indicates that that institution is a growing, thoroughgoing school. No wonder that we hear from time to time of commercial teachers migrating New Yorkward for the purpose of entering this institution, which gives instruction during the afternoon and evening.

The annual catalog of Pierce School, Philadelphia, is again before us representing the forty-fifth year of existence for this institution. It gives the usual information found in catalogues about the school. It next gives the principal speakers of the annual commencements since 1882, comprising the names of such famous men as John B. Gough, Benjamin Harrison, Thos. B. Reed, Grover Cleveland, and many more. Following these are the principal addresses delivered at this year's exercises by Rev. Luther B. Wilson, D. D., LL., D.. and Wm. Jennings Bryan.

Advertising literature of a miscellaneous nature is hereby acknowledged from the following: Parks Business School, Denver, Colo.. The Specialists' Educational Bureau, St. Louis, Mo.; Jeffersonville, Ind., Business College; Odessa, Mo., Bus. College; J. A. Lyons & Co., Chicago, Ill.; Monroe, Wis., Business Institute; Providence, R. I., Business College; Whitmore Business College, St. Joseph, Mo.; Leech's Actual Business College, Greensburg, Pa.; MacCormac School, Chicago, Ill.; Detroit, Mich., Business University; American Book Co., Cincinnati, Ohio; Drake Business College, Plainfield, N. Y.; Barnes Commercial School, Denver, Colo.; Albion, Mich., School of Business; Sadler-Rowe Co., Baltimore, Md.; Benton's Business School, New Bedford, Mass.; and Students' Union Correspondence Schools, Boston, Mass.

The Falls City, Neb., Business College, Mr. H. L. Darner, principal, is putting out a good quality catalog. It has also the right kind of ring to it, bespeaking a high grade rather than a big school.

Some good stock school advertising is at hand from the Phoenix Publishing Co., Dixon, Ill.

The Steward & Large Business Institute, Trenton, N. J., recently issued a good piece of advertising literature in the form of a pale green covered catalog of good quality, like the school it is issued to represent. This institution seems to be growing gradually indicating that the people of Trenton appreciate the work it is doing.

"The Signs of the Times in Commercial School Work," is the title of a mighty interesting little booklet issued by the Burroughs Adding Machine Co., Detroit, Mich. It is a reprint of a paper read before the Eastern Commercial Teachers' Association, Providence, R. I., April 1909. If you are interested in the betterment of commercial teaching and commercial schools you will do well to secure this booklet, which is issued free of charge.

One of the most original, poster-like school papers ever received at this office was issued by Bliss Business College of this city. It is printed in two colors and is intended to appeal to the eye and judgment through its pictorial rather than through its type features.

Artistic, cordial and timely commencement announcements and invitations are hereby acknowledged from the following: McCann's Business College, Mahanoy City, Pa.; East Lynn College, Buffalo, Ky.; Goldey College, Wilmington, Del.; Packard Commercial School, New York City, N. Y.; St. Mary's College, Monroe, Mich.; Spencerian Commercial School, Cleveland, O.; McPherson, Kans., College; Ferris Institute, Big Rapids, Mich.; Utica, N. Y., School of Commerce; MacCormac School, Chicago, Ill.; Rogers & Allen's School, Fall River, Mass., Leech's Actual Business College, Greensburg, Pa.; Georgia Normal College & Business Institute, Douglas, Ga.

OBITUARY

We regret to record the death of Prof. J. A. Hiner, at Fisherville, Ky., July 13, 1909, after a short illness from a cold which developed into pneumonia.

For sixteen years past Prof. Hiner was an instructor in the Spencerian Commercial School, Louisville, Ky.

His many friends in our profession will be pained to learn of his unexpected death.

He was a teacher by nature and a true friend to those who came under his influence.

NEWS NOTES AND NOTICES

Mr. C.S. Chambers, who has been supervising penmanship in the public schools of Covington Ky., has been elected principal of the commercial department of the High School of that city. Mr. Chambers is well qualified for the position and will doubtless give entire satisfaction.

Mr. J. W. Rohlfing, a graduate of the Gem City Business College, and a fine penman as a consequence, is the new teacher of penmanship in the Nebraska School of Business, Lincoln, Nebr. A splendidly written letter is at hand from his pen.

Mr. O. B. Eller, recently of Cincinnati, is the new manager and commercial teacher in the Cripple Creek, Colo., Business College, Mr. E. Wilder, proprietor. Mr. Eller is a hard worker, a good penman and commercial teacher, and we predict for him success in his new position.

Mr. R. Guillard, the winner of the Zanerian gold medal of merit for having made the most improvement and attained the highest excellence in the Zanerian in 1907-08, and who has been with the Ransomerian Correspondence School, Kansas City, Mo. the past year, has engaged with the Behnke-Walker College, Portland, Ore., to take charge of the pen art department. Mr. Guillard is a fine young man, and we think will prove to be just the man for the occasion.

Mr. P. W. Costello, the expert engrosser of Scranton, Pa., with whose artistic work our readers are familiar, was recently appointed one of four registration commissioners of Scranton, Pa., for a term of three years, at a salary of $2000 a year. This speaks well for Mr. Costello, and better still for the Governor of Pennsylvania who appointed him.

Mr. E. B. Lyon, former principal of Brown's Business College Danville, Ill., is now principal of the Bayless Business College, Dubuque, Iowa.

Mr. J. T. Sauntry of Wayne, Nebr., is now connected with the Kalispell, Mont., Business College. We wish for him prosperity in his new position, believing him to be a thoroughly competent, progressive, honorable and reliable school man.

Mr. T. A. Hopper of North Manchester, Ind., is now supervisor of the penmanship and drawing in the Peru, Ind., public schools. Mr. Hopper is a young man of unimpeachable character and excellent ability, and we predict for him success in his new position.

C. H. Longenecker, who for the past two years has been with the Mueller School of Business, Cincinnati, O., has been re engaged for the coming year. Mr. Longenecker is with a good school and is giving the best of satisfaction.

Mr. S. E. Leslie, whose admirable lessons are appearing in these columns, and who has been the teacher of penmanship in the Eastman College, Poughkeepsie, N. Y., during the past five years, resigned his position to engage in the engrossing and illuminating business in the city of Rochester. The students of the Eastman School presented him in June with a fine Paaschie Air Brush valued at $45 as an evidence of their appreciation and esteem. We wish for Mr. Leslie the same progress and success in his new line of work which has characterized his advancement the past five years. Few young men in our profession have risen as gradually and as high in five years as has Mr. Leslie, and he has done so largely by his own unaided efforts.

Mr. M. F. Bellows, formerly manager of the Drake School, Newark, N. J., is now at the head of the commercial department of the Fitchburg, Mass., Business College. This is a most desirable position and we wish Mr. Bellows success in filling it. He follows a most enthusiastic teacher, Mr. H. G. Schuck, who goes to Oklahoma to engage in other work.

Mr. P. O. Peterson, proprietor of Peterson's Business College, Scottdale, Pa., has been elected to supervise the writing in the public schools of Scottdale. He will give his time to the teachers rather than to the pupils. In other words, his work will be purely that of instructing the teachers and through them supervise the work in the grades. We should judge this a good arrangement for all parties concerned.

Mr. C. R. Tate, for many years connected with the Bartlett Commercial College, Cincinnati, Ohio, has been elected to the position of supervisor of penmanship in the public schools of Covington, Ky., succeeding Mr. C. S. Chambers, who has been elected to the Commercial Department of the High School in that city. Mr. Tate is a fine penman and we doubt not but that he will give satisfaction.

Mr. I. S. Light, Supervisor of writing in the public schools of Duquesne, Pa., is bringing about quite a reformation in the teaching of writing in that part of Pennsylvania, due to conscientious endeavor on his part and the adoption of the latest methods. Specimens at hand speak for themselves for form, as well as for freedom.

The New Castle, Ind., Business College was recently organized by the Indiana Business College Co., which now has ten schools in Indiana. The others are located at Lafayette, Logansport, Kokomo, Marion, Anderson, Muncie, Richmond, Columbus and Indianapolis.

Mr. J. D. Rice, penman in the Chillicothe, Mo., Normal School is securing splendid results in writing, as shown by specimens recently received from a number of his pupils, the best of which is from Mr. G. C. Hutchinson, who has the making of a fine professional.

Mr. H. A. Renean, who has been with the Appleton, Wis., Business College, has engaged for the coming year with Toland's Business University.

Mr. Chas. Butterbaugh, N. Manchester, Ind., is now connected with the Oil City, Pa., Business College.

Mr. C. E. Doner, with whom most of our readers are well acquainted, and who has been supervising the penmanship in the Beverly, Mass., public schools, for the past six years, now has charge of the penmanship in the State Normal Schools of Mass., located at Salem, Bridgewater, S. Framingham and Lowell, having been appointed to that position at a salary of $2000.00 by the Massachussetts State Board of Education. This makes a most commendable step forward in penmanship instruction and speaks well for the progressive school policy of Massachussetts. Moreover, a better man for the position could not have been found. Mr. Doner has special qualifications for this particular line of work, and we feel sure that his work will prove to be so successful that not only will there be larger things in store for him, but other states and institutions will follow suit in the appointing of people to look after this particular branch of education.

On the Business Training Track

By ION E. DWYER,

Professor of Commerce,

ROBERT COLLEGE, CONSTANTINOPLE.

A call for a number of young men, for immediate employment, was once sent to the villages in a certain district. The first to arrive at the metropolis, twenty miles distant, were to have the best places. Two young men, John and Henry, in a certain village determined to try for one of the best positions. John, in his short-sighted eagerness, started immediately on foot, running at the top of his speed. Henry reasoned that were he to secure a horse (then the most rapid means of travel) and make the necessary preparation he would be the first to arrive, though he started an hour later. This he did, soon passing his competitor, arriving in the city a half day earlier than John, who because of slow progress caused by lack of preparation, was obliged to accept an inferior place.

There are many boys in our schools who are something like John. After finishing the grammar grades they "get jobs" instead of going to high school or a good business college. They may be able to earn $12 or $15 a week by the time the other fellow is out of high school, but this is about as high as their wages will go and they must be content with little more than this the rest of their lives. The student who makes a better preparation for his life work will soon outstrip the one who is poorly prepared, and leave him hopelessly in the distance.

Most of the readers of this Magazine will agree with this, which is another way of saying that the better the preparation the better the success. Now if this is true of the grammar grade graduates, the same principle holds true in the case of the high school or business college graduates. When they have completed the usual business courses, what are they prepared to do? To be office assistants. To help carry on the office routine is to render valuable service, it is true, but there must be quite a number of young people finishing their business courses in June, who could do a higher grade of work; who could hold more responsible positions provided they had the necessary preparation.

The business graduates are urged not to stop with what these courses, valuable though they are, have to offer, but to go further and specialize in some branch of commerce. It will take from two to four years but the progress will be so much greater, that in a few years you will be holding gilt-edged positions which would otherwise be impossible for you.

Those who enter law or medicine must study from four to seven years (more often seven than four) after the high school, before beginning their professions. Commercial science is just as rich in material as any other science and it is the cherished hope of the writer to see advanced business courses of equal length and standing with law, medicine, engineering, etc.

Our business enterprises are looking for specially trained men who can shoulder responsibility from the start and bring highly trained brains to their work. It is better trained men for higher positions that the business world needs. It demands them and is willing to pay them.

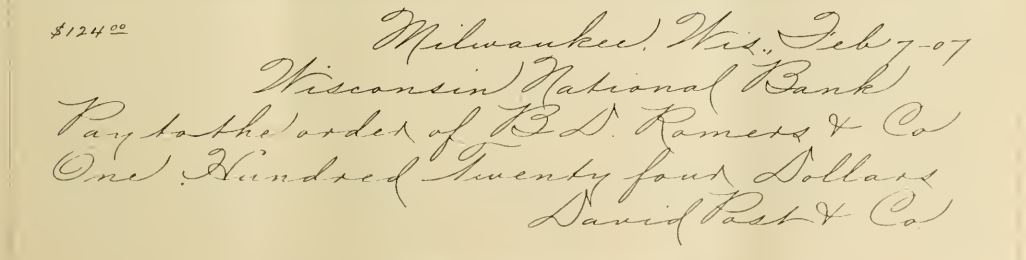
It is gratifying to see that colleges and universities are recognizing the worth of business science and are offering advanced courses in which the student may specialize and become a specialist in his line. Specialization is offered in such branches as auditing, corporation, accounting municipal accounting, expert stenography, credit, banking, business organization, business management, journalism, salesmanship, etc. Any one of these branches opens up a large field of activity for those who are qualified. Business must have some of this highly qualified service and we would all rather see these positions filled by Americans than by anyone else. Young Americans may have these positions if they put themselves where they can lay claim to them.

Time spent in advanced study is time well spent. Every year thus spent accumulates momentum which will carry you with greater rapidity toward the cherished goal.

In the average young person there are forces lying *dormant* which, if awakened, would lead to an enviable position among men at a salary which now looks like a small fortune to him. It is not the fellow who is "naturally smart" who most often "makes good" but it is usually just the "ordinary fellow" who is wide awake enough to make special preparation and put *vim* into whatever he does.

You, young man, can rise in the world if you will expend the effort. What you do or fail to do is not so much due to the caprice of so-called fate as to your own efforts. The only pull that is worth anything is that of integrity coupled with training and application. These remarks are not directed to the students in the next school to yours but are aimed at *you* —are said for *your* encouragement.

For those who are already in positions but who desire to better themselves and fill larger places of usefulness, there are evening schools, correspondence schools and libraries with which some time each week could be profitably spent. Is your horizon small? Rise and it will enlarge. If your work is mechanical, put new life into it and better things will be given you to do. Where the position seems limited, bring more efficiency to your daily duties and a wider sphere will open before you. Does greater success allure you? Pursue it with superior preparation and intelligent application.



By Francis B. Courtney, Cedar Rapids, Ia., Business College.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

THE FIRST POSITION.

It doesn't matter how you secure it—by letter, personal application or a "pull," the problem is how to keep it and make it into a ladder so you can climb to the next place higher up.

"Pull" may secure for you an ordinary place good for corned beef," but if you wish to reach the real pie counter you will find that the man who pays the freight is from Missouri and you will have to "show him."

I know there are a lot of Willie boys who pretend to believe that "pull" is all there is to it. There is the boy who goes out every thirty minutes to roll a cigarette; the boy who goes out every night with a brush and a can of red paint and gets in at 2 a. m. and is a dough head all day; the boy whose parents and friends have led him to believe that Webster was a ham compared to his seething genius, and several other brands of bipeds who ought to dodge whenever the fool killer comes along.

They say that the "boss" has got it in for them; that he plays favorites, that he is the representative of a grinding corporation which intends to keep them down, which all goes to show that a person can be insufferably lazy without impairing his digestion.

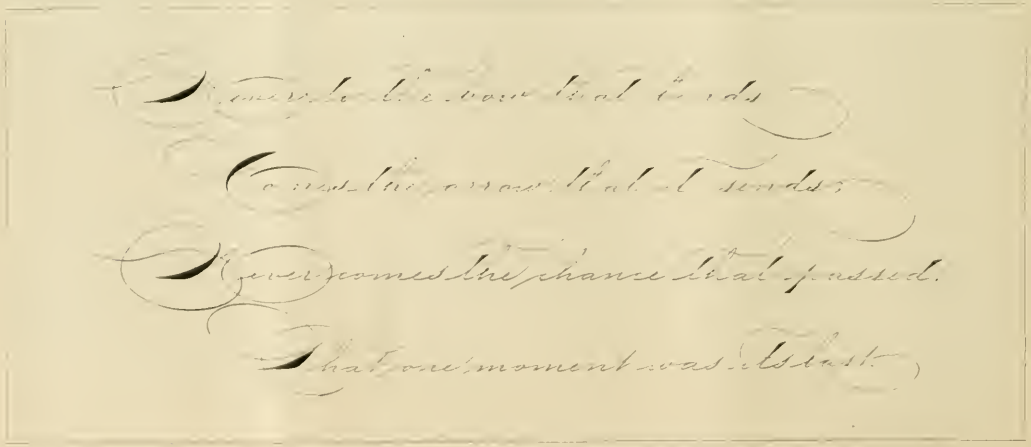
There are a number of things that you should consider carefully if you desire that that magic word "success" shall be written large in your experience.

You must take something more than a pay-envelope interest in the business. That means that you are going to arrive at the office on time; not because you must, but because every moment spent in thoughtful endeavor develops your latent ability so that you can earn more, enjoy more and be a better citizen in every respect. What would you think of the owner of a gold mine who put just enough effort on it to snag out forty or fifty dollars a month and who spent the balance of his waking hours in vacuous amusements? You would call him a pin head and a 33rd degree chump. Yet that is just what thousands of boys and girls are doing, each one of whom has the most wonderful gold mine an intelligence that is closely linked with the Infinite —which is made available to us in one way only; through persistent, thoughtful, loving effort.

I haven't space in which to elaborate all of the don'ts and all of the dos in order to make good, but here are some of them.

Don't entertain your friends in the office. It isn't good policy, and then they will miss the photograph album filled with pictures of your relatives. Don't chew gum in the presence of others unless you are trying to shield a weak mind. Don't make cute remarks at the expense of the boss, even though he may indulge in them at your expense. It's dangerous. Don't let girlitis or boyitis intrude during business hours. If you know you have the sweetest, dearest, flossiest little tootsie-wootsie that ever lived and snared an easy mark, just prove that you can keep a secret by saying nothing in several languages. Don't indulge in mushy talk over the phone, unless you want to pose as a "softy." Don't kick for a raise in salary every month. Raise your efficiency and the salary will keep step. Don't talk about your ancestors and blue-blooded relatives or the impression may get out that you were raised on a stock farm. Don't lie; it always hurts worse than the truth, although one may not feel it at the time. Don't make suggestions to your employer until he asks for them. He may be a moss back and behind the times but when he wants any of the moss removed he will tell you.

You must have nerve. The lowly worm is stepped on. You must present a good personal appearance—a "front." Good clothes do not make the man or woman but they help some. Look out for your employer's interests and he will care for your interests. Devote at least one hour each day to study and good reading and get a broader view of affairs. Smile and everybody will join in the chorus. Weep and be prepared to dodge a hammer. Profane and obscene language come direct from the place where a mind ought to be encouraged to grow. Dishonesty is the slipperiest grease ever invented for a toboggan. Carelessness and inaccuracy are twins. Do things without being told, or you will not have an employer to tell you. Learn the business or they will learn about you. Go after business or you will go after another job



By R. Guillard, Behnke-Walker Business College, Portland, Ore.

Lessons in Ornamental Writing

JAMES D. TODD,

Salt Lake City, Utah.

Specimens, together with a self-addressed postal, for criticism should be mailed to Mr. Todd.

FOREWORD AND SUGGESTIONS.

1. Ornamental writing should not be attempted by anyone who has not a thorough foundation in business writing, or at least he should have a fair movement and be a fairly good business writer.

2. Nearly all of our best ornamental writers attribute much of their skill to the study and practice of engraver's script, as well as business writing.

3. Considerable practice on large, unshaded, ornamental capitals will be found VERY BENEFICIAL.

4. Patience is a very essential element in learning any branch of pen art, and especially so in ornamental writing. Therefore do not expect too much the first six or eight weeks.

5. Careful SYSTEMATIC practice is the only kind worth while.

INSTRUCTIONS.

POSITION. The position is practically the same as that used in business writing. The instruction given for position in Mr. Darner's first lessson in this issue will apply for this course of lessons also. Read it carefully.

MOVEMENT. The movement used in ornamental writing is very much like that used in business writing. However, you will find it very helpful to practice at least a part of the time on the capitals with whole arm movement; that is, with the elbow up. While doing this you should make the forms quite large. Working on large forms enables the student to place the shades where they belong, something which you no doubt have found very difficult. We would not have you infer that you should not make capitals with the arm down. Practicing with the whole arm will aid you in the arm rest movement because of the fact that the same muscles are employed whether the arm is resting or not. You will also find it very helpful to practice on the capital letters in parts, lifting the pen between the different strokes of the letter. The instruction so far on movement applies only to the capital letters. Notice carefully what we have to say regarding movement for small letters. Use PLENTY of ARM MOVEMENT, but learn to CONTROL it by allowing the little finger to rest on the down strokes in the minimum letters. Make each stroke of the letter with quick, firm, free action, but PAUSE between the parts or strokes of a letter.

MATERIALS.

PENS. Use Gillott's No. 1 or Zanerian Fine Writer pens. Get a good oblique holder properly adjusted. I know of nothing better than the Zanerian Oblique.

INK. Arnold's Japan ink, Zanerian India ink, and Higgin's India ink are the best I know of. If you get Zanerian ink full instructions accompany each bottle as to how it should be prepared. Arnold's Japan ink will work all right as it comes from the bottle, but you will find it necessary to thin it from time to time, using water, strong coffee or Arnold's Writing Fluid.

PAPER. Use a good quality of paper, not less than 10 lb., with wide, faint ruling and having a smooth surface.

COPIES.

1-2. These exercises should be thrown off with a bold, free movement. Keep the elbow up. Endeavor to make the shades short and snappy. That is, learn to lighten the pressure at the turns so that you do not drag the shade while the pen is not pulling squarely with it.

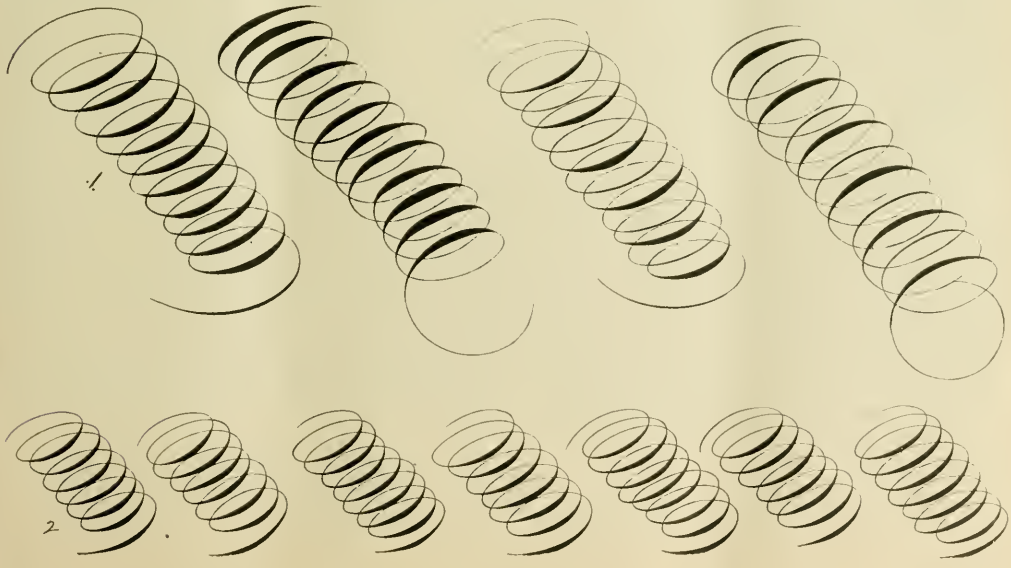
3. This is a very important principle, being found in a large number of the capital letters. You will therefore do well to give it much study and practice. Notice carefully the proportion. The width should be two-thirds the height. The shade in this principle should be made heaviest at half its height for the Q and Z; but for the other capital in which it is used it should be heaviest near the base line. To get this snappy shade lift the pen while moving quickly—do not try to draw it out.

4. This is a more flourished form of the reverse oval principle. Try to make the beginning oval large and true so that the letter when completed will be entirely within the beginning oval. Make the beginning flourish horizontal.

5. This is a further modification of the reverse oval principle, and a favorite with many penmen. The beginning oval should be horizontal. Try to keep the two main ovals parallel.

6. Horizontal oval to begin with. Try to make the shade heaviest near the base line. Watch the angle formed by the oval and stem.

7. This principle called the capital stem is one of the most important we have in ornamental writing, as well as the most difficult. It begins with a compound curve and finishes with a horizontal oval. Be careful to keep the shade low and to lighten the pressure before starting upward, so that the shade will be smooth and clear cut. Be careful not to shade too high.



ANNOUNCEMENT

Bennett's Accountancy Course

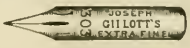
AFTER SEPTEMBER 1st, R. J. Bennett, C. A., C. P. A., will give his *Mail Course* in *Accounting* and *Auditing* from both Philadelphia and Detroit. He still remains a director of the DETROIT BUSINESS UNIVERSITY, but will practice Accountancy in Philadelphia, and have charge of the 3-year Accountancy Course of the Philadelphia Institute School of Commerce Accounting and Business Administration. The success of the course led him to resign the principalship of the D. B. U. and to accept this appointment in order to devote more time to his accountancy interests. Inquiries to either city will receive prompt attention. Send for new Catalog.

R. J. Bennett, C. P. A., 1421 Arch St., Philadelphia

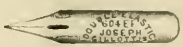
Gillott's Pens

The Most Perfect of Pens

PRINCIPALITY PEN, No. 1



VICTORIA PEN, No. 303



DOUBLE ELASTIC PEN, No. 604 E. F.

Gillott's Pens have for seventy-five years stood the most exacting tests at the hands of Professional and Business Penmen. Extensively imitated, but never equalled, **Gillott's Pens** still stand in the front rank, as regards Temper, Elasticity and Durability.

SOLD BY ALL DEALERS

Joseph Gillott & Sons

ALFRED FIELD & CO., Sole Agents

93 Chambers St. NEW YORK

Advertisers and Publishers will thank you for mentioning The Business Educator

"Come," what sublimity is in that word. Destroy it, and locality, country, and the world become a void and without form. Come is a sacred place, such; home is where loved ones gather around the hearthstone, where Christian graces abound, where the hand maidens of happiness, love and sympathy, are ever present. It is the color of Colest. sun, and a sanctuary where man is safe from the world's temptations, perils and alarms. A place where character is moulded, and where spiritual graces are developed. "Come," be it ever so humble, is the anchor of good citizenship and national life. It is the strength of our beloved country, the bulwark of our institutions, and the pride of our civilization.

From The Builders.

— Miss Georgia Emerson

Madarasz fe 1909

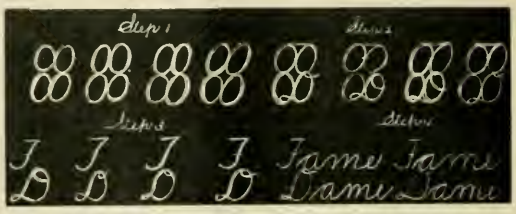
The original of this photographic reproduction by the famous L. Madarasz, 1512 Yale Ave., Knoxville, Tenn., is a little bit finer in accuracy, strength, freedom and delicacy of the small letters than anything we have ever seen. It was too delicate for line etching so the screen was interposed which thickened and blurred the delicacy of the lines and turns. If this doesn't inspire you, you are then dead to high art in penmanship. Note the compartness, and uniformity in size, slant and spacing. Now get right down and overhaul your little letters, and make them what they should be to reflect credit upon yourself and the profession.

FORM AND MOVEMENT.

Educators are divided as to when the work which makes for freedom in writing should be taken up. Some maintain that movement as such should not be made a formal study and practice below the third year. Some place it as high as the fourth or fifth year. Others hold that it should begin at the time the formal lessons in writing are begun. The concensus of opinion of those who have studied and observed this subject is that movement work as such may be intensified from the middle grades up, or as the child develops and advances, and all agree that if anything like results are to be attained in writing in the school, work in *form* and *movement* or *freedom* must go hand in hand from the grade mentioned through the grammar grades, or until proficiency is gained in hand writing. The one great task in writing consists in acquiring control over the movements necessary to reproduce the images of letters and words. The ellipse is the simplest possible form which can be used as a means of muscular control. It is the application of this drill, to writing that forms the basis of this article. The illustration shown is the work of the 1 A grade. By 1 A is meant the last half of the first year. The school room scenes shows the two classes—1 B, beginning pupils, and 1 A, the last half of first year.

The drill is illustrated in four steps and shows the application of the ellipse to letter forms. (See school room scenes. The 1 B class is developing the small n.)

In Step 1, the class make what is called the "double ellipse." The ellipse is made in this form, when the letter to be developed, contains the



compound curve. In Step 2, the capital T is developed. Starting with a horizontal line and using a quarter of each ellipse, the letter is easily executed. Later it is changed to F. In step 3, each pupil erases that par of the "double ellipse," which has not been used in constructing the letter. This will be very interesting work to the "little people," for they *do* love to create. His inate desire seems to be to express something. Each pupil in the class now has a T which he changes to F by the use of another little horizontal line. He now writes after the letter ame, or ime, which finishes Step 4. The pupil now erases his work and writes the word or words several times. I have found little trouble in acquiring form and freedom in this manner. The work is easy, because it is an interesting process to the child.

J. H. BACHTENKIRCHER.

For Sale Quick

Two-fifths interest in a well established Business College with no near competition and in the finest location in the South. A rare chance for the hustler that has a few hundred dollars to invest, to make a small fortune.

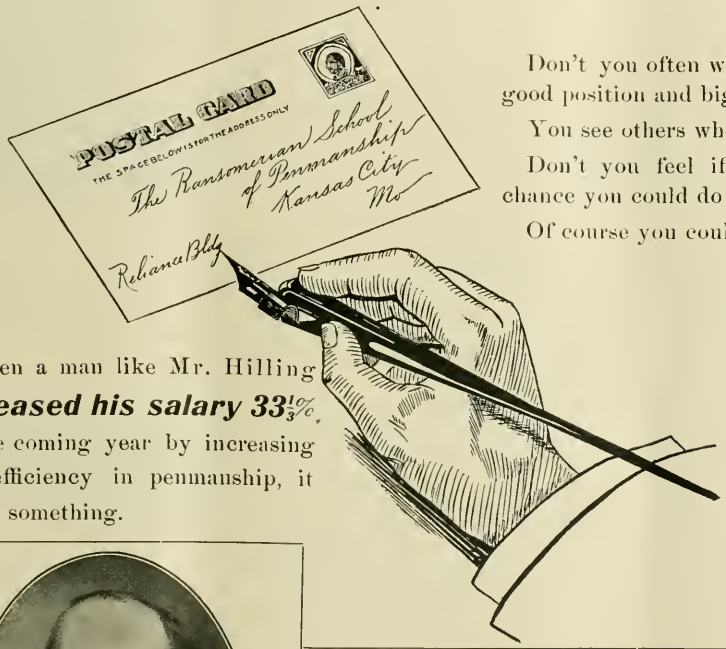
Cause for selling, other interests that take all my time. *Address,*
G. and B. Box 509 ABILENE, TEX.

CARTOONING
ILLUSTRATING
DESIGNING

G. H. LOCKWOOD, Art Instructor 20 years experience, author of first and latest, most thorough and practical, Art Courses to U. S. Successful graduates furnish "THE PROOF." Guarantee plan. See lessons before you enroll. STUDENTS ART MAGAZINE and 3 nifty catalogues for stamps.
Lockwood-Stoltz Art School
Kalamazoo, Mich. 2 Dept.

What is a gentleman? I'll tell you. A gentleman is one who keeps his promises made to those who cannot enforce them.—*Hubbard.*

If you want a bigger salary you owe it to yourself to write me a letter or a postal.



Don't you often wish you had a good position and bigger salary?

You see others who have.

Don't you feel if you had the chance you could do their work?

Of course you could.

When a man like Mr. Hilling ***increased his salary 33⅓%***, for the coming year by increasing his efficiency in penmanship, it means something.

MR. D. C. HILLING
Principal of the Commercial Department of the New Commercial and Manual Training High School, Peoria, Ill.
A 1909 Ransomerian

Mr. C. W. Ransom, Kansas City, Mo. Peoria, Ill., June 15, 1909

Dear Mr. Ransom:—Accept your share of the honor, and imagine my joy when I tell you that I have received the appointment as principal of the commercial department of the new commercial and manual training high school of my home city, Peoria.

I attribute my success largely to the Ransomerian Course in penmanship. Your superior instruction, Mr. Ransom, will win for you a clientage among the students who will be known among the highest type of successful men and women. My new appointment is at an increase of 33 1-3 per cent over the salary received last year.

Wishing the Ransomerian method merited success, I am,

Very respectfully yours,

D. C. Hilling.

There are many others like Mr. Hilling who have increased their earning capacity by taking the Ransomerian course—the right way—the way that leads to success and fame in the penmanship line. The first step is always the important one. Just say I will begin now and you will. Get your pen right now, write me a letter or a postal and I will show you how.

Our course is recognized as the leading one of its kind in the world, and the fact that we are now (this July 22nd) receiving more calls for our students to fill positions as teachers, instructors of penmanship in commercial and high schools, etc., than we are able to fill, at salaries ranging from $60 to $125 per month, justifies this statement. What a great opportunity for the ambitious.

Turn your spare time into knowledge, your knowledge into dollars, and besides have the satisfaction and contentment that a fine style of penmanship will bring to you all the rest of your days.

There is a best in everything—Ransomerian stands for the best in the penmanship line—get the best.

Address,

C. W. Ransom

President Ransomerian School of Penmanship

216 Reliance Bldg., KANSAS CITY, MO.

Roundhand

By P. H. Englehart,
Columbus, Ohio,
Care Zanerian.

Send work and self-addressed postal for criticisms.

INSTRUCTIONS.

In this lesson we have the simplest basic principles of the minimum letters. Draw pencil guide head lines.

In the first exercise you should aim for uniform thickness of stroke, keep them equally distant, as well as equal in slant. The natural tendency is to make them thicker in the center. Slant your work at an angle of about 55 degrees.

In the bottom-turn exercise start to make the turn at about one-third the height of the letter, lifting the pen at the base line. The hair line should be made upward and should join the shaded stroke at about two-thirds the height of the letter.

The upper turn exercise is just the reverse of the preceding exercise. Turn your work around frequently, as in so doing you will detect many errors you would not otherwise.

The compound-turn exercise is a combination of the two previous exercises. Distance between shades should be about 1⅓ times the distance between shades in previous exercises. Hair line should be made upward. Lifting at top of hair line is optional.

In second double turn exercise make hair-line at bottom first, as it will help you to judge spacing better.

The *n* exercise is a combination of the first, third and fourth exercises.

The *i* and *u* exercise employs the principle of second exercise. The *w* is made the same as the *u* except that on the final hair line there is a blind loop about one-third the height from top of letter, after which it is finished with a short hair line bending abruptly to the head line.

The *m* consists of the principles, set forth in exercises three and four.

Observe critically, and send me your best efforts.

Enclose 2c stamp if you wish your work returned.

Roundhand is one of the oldest forms of writing. While the other forms of writing have changed from time to time, still the principles now involved in roundhand have been adhered to for centuries, and thus it would seem that this form of writing must be a good one, and one well worth acquiring. It will not only afford you much pleasure but from a financial standpoint will be well worth acquiring.

At the present time roundhand is meeting with popular favor, principally in the commercial world, being used with great effect in legal and commercial papers, advertising, resolutions, letter headings and many other purposes.

MATERIALS.

Nothing but the best materials should be used. The Zanerian Fine Writer or Gillott's No. 1 pens are the best, altho many find Gillott's No. 303 indispensable. I should advise the beginner to use either of the first two mentioned.

Zanerian India or Higgins' India are among the best inks.

As regards paper you should be very select. The writer has been unable to secure anything better than the Zanerian 17 t-2lb. wedding paper.

The above materials are listed in the back of THE BUSINESS EDUCATOR.

POSITION AND MOVEMENT.

The position and pen holding are practically the same as for ordinary writing except that the hand is thrown over on one side.

The movement is confined to the fingers and thumb, and by some the wrist, the small finger being the center of control. Do not use the forearm. Do not write too rapidly. If possible, watch some experienced person write.

THE BEST thing ever offered to students in penmanship is the Madarasz scrap book. It contains business, ornamental, signature, and rapid round hand writing, flourishing, etc. The work could not usually be bought for less than $100, the price is $15 cash or $50 in installments to responsible people. This is the finest penmanship in America at any price, and you will regret it in 6 months time, if you don't get one of the few copies to be made. It is *the most inspiring penmanship in the world.* Return the book if you're not satisfied. Two copies ready for immediate delivery.

L. MADARASZ, 1512 Yale Avenue, KNOXVILLE, TENN. **WRITING**

DON'T fret and stumble over the figures in a long column. You can add them mentally with the same ease and rapidity that you read letters in a word.

MENTAL ADDITION SIMPLIFIED.

Lessons in Standard Lettering.

We know our readers, particularly aspiring pen artists, will be glad to learn that we have made arrangements with Mr. G. H. Lockwood, of the Lockwood-Stoltz Art School, Kalamazoo, Michigan, to contribute a series of lessons in Standard Lettering, such as pen artists, engrossers, draftsmen, etc., are in need of. Mr. Lockwood is an artist who has made a specialty teaching illustration for the past fifteen years and is recognized everywhere as a master in his chosen line.

The first lesson will appear probably in the next number.

Shading Pens

9 SIZES SHADING PENS $1.00. Catalog and Price List Free, write for it.
NEWTON-STOKES SHADING PEN CO., Pontiac, Mich.
Successor to R. A. Lee.

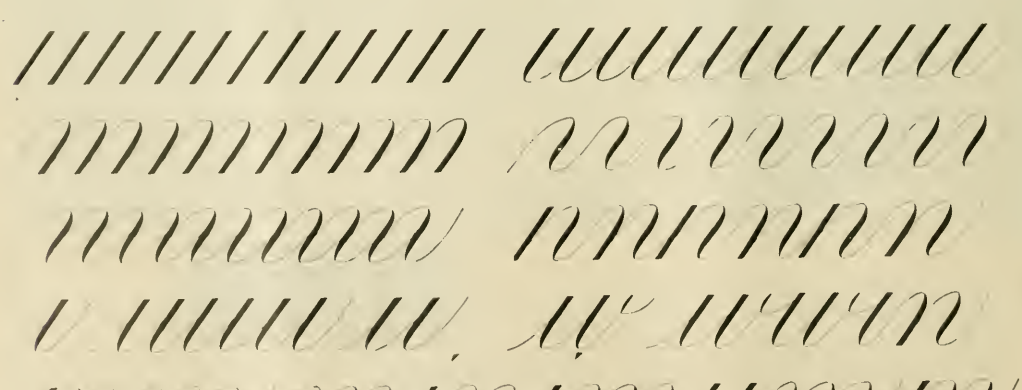
TO SCHOOL PROPRIETORS
This Concerns YOU

Why not give your students a *fair start* in a business life by teaching them *modern* addition? A principal (name when requested) writes

"Wonderfully effective and should be adopted in every school. Familiarizing the 165 possible combinations leaves *no excuse* for adding in old way."

My method is so simple and easily learned that you wonder why you never thought of it before. Full instructions, postpaid, 50 cents, if dissatisfied, return book; money and postage back without a word. Anything fairer?

C. H. NICHOLSON, R. 190, 144 E. 34TH ST., NEW YORK



FOR SALE Half interest in a well established Business College, all new equipment, ideal quarters, located in a city of 35,000 in the central west, "where there is room to grow." Preferably to one experienced and writer of Shorthand (Gregg.) If you want to become a partner to the one who has made it a phenomenal success, address, "A-1 Business," care of Business Educator, Columbus, Ohio.

Isaac Pitman Shorthand
FREE TO TEACHERS
Write for Particulars of Free Mail Course. It will cost you nothing. We are unable to supply the demand for Isaac Pitman teachers. Address
ISAAC PITMAN & SONS, 31 UNION SQUARE, NEW YORK

GETTING OUR SHARE
Of the calls for high grade commercial teachers. Is your name on our list? A wise business policy on your part to have it there.
Write today.
CENTRAL TEACHERS' AGENCY
E. C. ROGERS, Manager. COLUMBUS, O.

The Pratt Teachers' Agency
70 FIFTH AVENUE, NEW YORK
Recommends college and normal graduates, specialists, and other teachers to colleges and schools.
The Agency receives many calls for commercial teachers from public and private schools, and business colleges.
WM. O. PRATT, MANAGER

WE ARE STILL BUSY
This Bureau has had a successful season not only for itself but for those teachers and school manageas who availed themselves of its services. We expect good September business. Can we do anything for you?
UNION TEACHERS' BUREAU, 229 Broadway, New York

THE LAND OF OPPORTUNITIES: THE-ALASKA-YUKON PACIFIC EXPOSITION will open the first of June for the purpose of exploiting the resources of the Pacific Northwest. We are specializing in the work of placing commercial teachers of the better grade. Wonderful opportunities for live commercial men and women in this growing country. INFORMATION FOR THE ASKING.
NORTHWEST TEACHERS' AGENCY
615-16-17-18 Pioneer Bldg. SEATTLE, WASH.

WORTH $100
Prof. H. C. Blair, of the Blair Business College, Spokane, Wash., says,
"I received your little booklet, '*Heart to Heart Talks with the Office Assistant*,' and I think it contains $100.00 worth of value to the average young person."
That is a pretty strong endorsement but it is absolutely true, and this valuable little booklet will cost you but **15c**.
Send today.
E. D. SNOW Hornell, N. Y.

THE STATE NORMAL AT WARRENSBURG, MO.—the fourth largest State Normal in the United States—will introduce a thorough course for the training of commercial teachers. Our candidate has been selected for the head of this new department. It paid this man to be registered with us, and it has paid many others. Why not let us help you? Emergency calls come throughout the year. Write us if available.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.
WEBSTER GROVES, ST. LOUIS, MO.

MANY OF THE
BEST SCHOOLS IN THE UNITED STATES
Secure Their Teachers Through the
Continental Teachers' Agency, Bowling Green, Ky.
Correspondence Solicited with FIRST CLASS Teachers and FIRST-CLASS Schools

Is your school organized as a selling force?

Every schoolman suspects, if he does not know, that he wastes a lot of money in advertising.

I can show you how to avoid the waste. This plan costs about a dollar a student and you keep the dollar until the enrollment.

It saves money—gets more results. To save time, write me a long letter describing your past advertising.

M. W. CASSMORE
122 E. 55th St., Seattle Wash.

July Business

During July we filled, among others, the following high school positions:
New Bedford, Mass.; Lead, S. Dak., Milwaukee, Wis.; Cape May, N. J.; Sioux City, Iowa; Creston, Iowa; Jamestown, N. Y.; Lewiston, Me. And business school positions in Lansing, Boston, Portland (Oregon), Lowell, Brooklyn, Minneapolis, Ogden, Bridgeport, and Fall River, not to mention many smaller cities.
We are "right on the job" every day. Come to us in emergency. No position, no pay.
THE NATIONAL COMMERCIAL TEACHERS' AGENCY
A SPECIALTY BY A SPECIALIST
E. E. Gaylord, Manager Prospect Hill Beverly, Mass.

R·B·I **TRAINING SCHOOL FOR COMMERCIAL TEACHERS**
We have just closed a very successful summer session. Students have been in attendance from Connecticut, Indiana, Maryland, Massachusetts, Michigan, New York, Pennsylvania, Rhode Island, South Dakota, Tennessee, Vermont, Wisconsin and Canada.
Enthusiastic expressions of satisfaction with the courses are heard on every hand. All candidates for positions have been recommended and assisted. Many good calls for teachers yet unfilled for lack of candidates to recommend.
Write for catalouge and summer school bulletin.
ROCHESTER BUSINESS INSTITUTE Rochester, N. Y.

Advertisers and Publishers will thank you for mentioning The Business Educator

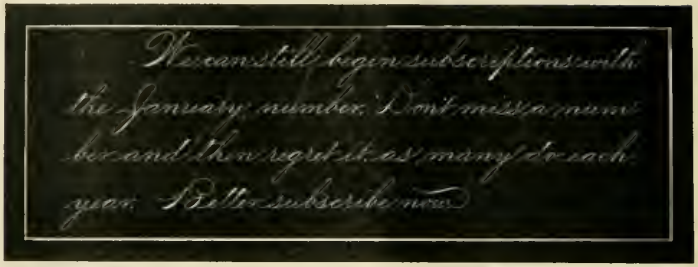
Mr. Elmer G. Miller, whose portrait appears herewith, is a Buckeye by birth, having first seen the light of day near Springfield, O., now nearly a third of a century ago. After completing his education on the farm and in the country schools in Ohio he gives Indiana credit for most of his normal training, following which he taught in Mt. Morris College, Illinois.

At various times he attended the Zanerian and graduated therefrom. He next taught in Topeka, Kansas, after which he turned his attention to public school supervision work along the line of writing. During the past year he had charge of the writing in the Mt. Vernon, Ohio, schools, and produced unusual results and brought about quite a reform in a short time.

Mr. Miller has grown gradually in power and iniative until today he handles penmanship problems and teachers with ease.

In 1908 he married Miss Anna Miller, from near his old home and demonstrated his ability to use good judgment in matters matrimonial as well as penmanistic.

Mr. Miller is now devoting his time to the furtherance of Arm Movement Writing, having become a convert to it in his experience as a supervisor. You will therefore hear more from him from time to time in these columns and elsewhere.



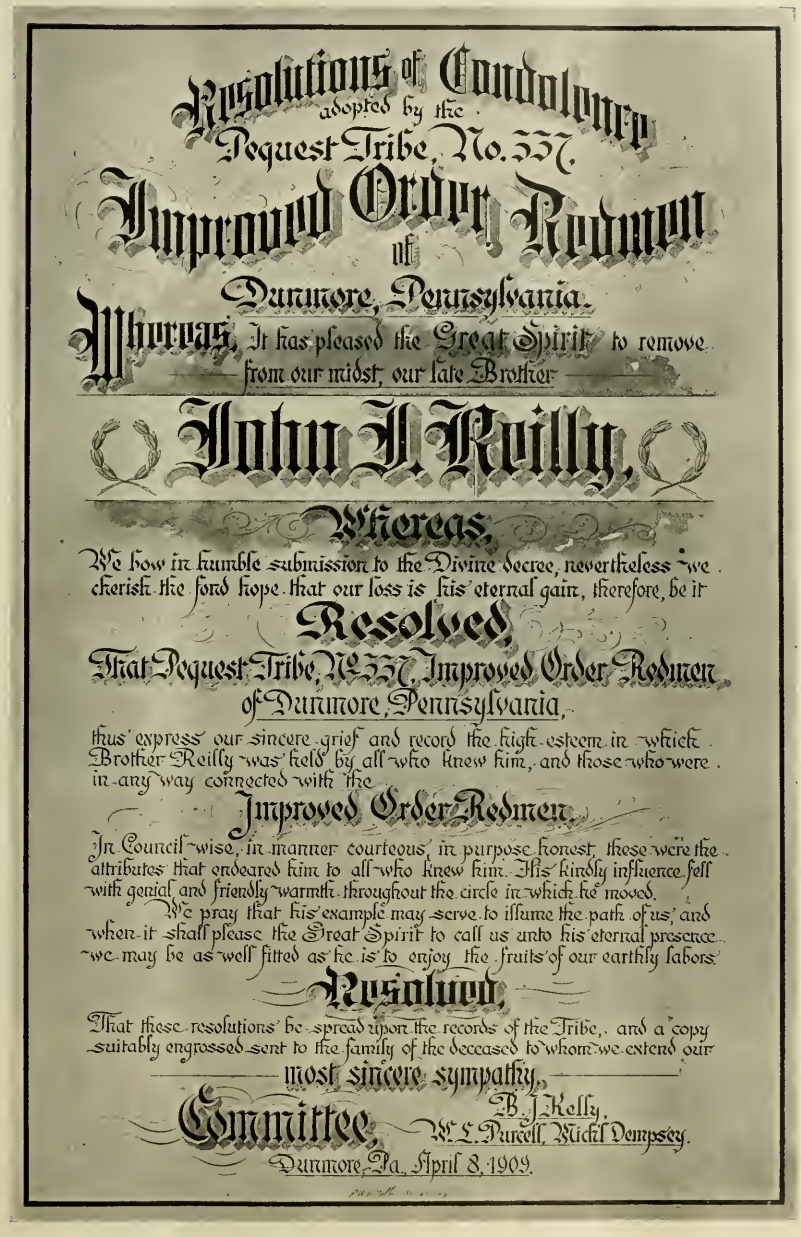
That we can still begin subscriptions with the January, 1909, number of THE BUSINESS EDUCATOR and send all back numbers to date, will be interesting news to some of our correspondents; for we have been informing them for several months past that we are entirely out of back numbers. However, when we stated that we are out of back numbers we were not aware that a gentleman had been stealing several hundred copies each month since January. These we recently recovered and the gentleman is in jail where he will at least steal no more copies of THE BUSINESS EDUCATOR. This explains why we are still able to begin a limited number of subscriptions with the January number for either the Professional or Students' Edition. There are many good things in these back numbers, among which are Mr. Fred Berkman's lessons in business writing and Mr. S. E. Leslie's complete course of lessons in business writing. Subscribers who wish to secure these lessons should instruct us to begin their subscriptions with the January number. We predict they will not last long.

COSTELLO'S ENGROSSING.

On the opposite page is just such as our student-engrossers are in need of. It is quite simple and yet quite effective in design and execution, having been done entirely with the Soennecken pens and brush. The work was first suggested with pencil, especially the headings, and then executed with a broad pen and retouched with a common pen. The edges of the large Old English lettering were straightened by the "T" square and ruling pen after the ink had dried on the original lettering.

The brush color was obtained by mixing Payne's Gray and Lampblack, which gives a very handsome gray tint. The brush work above and below the principal line "John J. Reilly, was put on in one wash, the edges being drawn out with water in the brush before the edges had time to dry. The surplus water along the edges is then taken up with a clean blotter.

A group of Business Educator Certificate winners in McCann's Business College, Mahanoy City, Pa., Mr. A. M. Toler, teacher and manager.



Resolutions of Condolence
adopted by the
Dequest Tribe, No. 337,
Improved Order Redmen
of
Dunmore, Pennsylvania.

Whereas, It has pleased the Great Spirit to remove
from our midst, our late Brother

John J. Reilly,

Whereas,

We bow in humble submission to the Divine decree, nevertheless we cherish the fond hope that our loss is his eternal gain, therefore, be it

Resolved,

That Dequest Tribe, No. 337, Improved Order Redmen of Dunmore, Pennsylvania, thus express our sincere grief and record the high esteem in which Brother Reilly was held by all who knew him, and those who were in any way connected with the

Improved Order Redmen.

In Council wise, in manner courteous, in purpose honest, these were the attributes that endeared him to all who knew him. His kindly influence fell with genial and friendly warmth throughout the circle in which he moved.

We pray that his example may serve to illume the path of us, and when it shall please the Great Spirit to call us unto his eternal presence we may be as well fitted as he is to enjoy the fruits of our earthly labors.

Resolved,

That these resolutions be spread upon the records of the Tribe, and a copy suitably engrossed sent to the family of the deceased to whom we extend our most sincere sympathy.

Committee, B. J. Kelly,
W. L. Purcell, Mickl Dempsey.

Dunmore, Pa., April 8, 1909.

Specimen of Soennecken pen engrossing, including border, by Mr. P. W. Costello, Scranton, Pa. It is just such a specimen as our young engrossing aspirants can tackle. See preceding page.

Lessons in

LETTERING

A. W. KIMPSON
3937 Park Ave.
Kansas City, Mo.

We have here the Old English Alphabet which is the most practical one, I think, for filling diplomas and doing work of that kind. This alphabet is not hard to master if you start at it in the right way.

First, for the capitals, lay off light horizontal lines with the pencil five eighths of an inch apart, and for the small letters about half as wide; these serve for the head and base lines. Then if you have trouble in making strokes perfectly perpendicular, I would advise you to rule perpendicular pencil lines a quarter of an inch apart; these will serve for guide lines and will help you in spacing your letters also.

I have outlined A and B to show you just how to get the correct form. After you get the forms correctly placed in your mind I would not outline them, but simply take the broad pointed pen and make them right off hand. Use a No. 2 Soennecken lettering pen for both capitals and small letters. The light straight lines were put on with fine pointed pen and ruler. Some of the letters have been retouched at tops and corners with a line pointed pen.

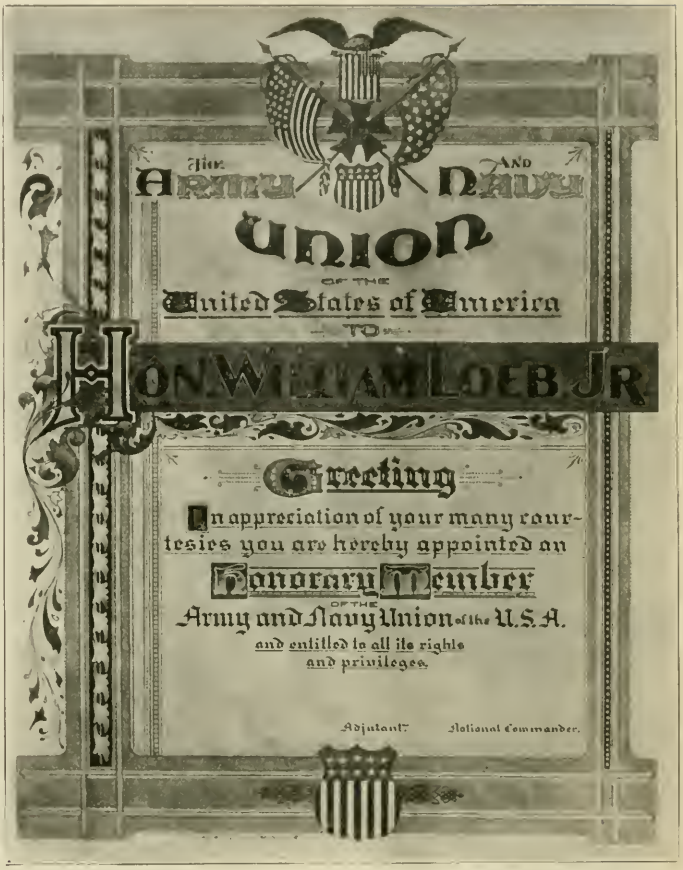
Study the alphabet and notice how the capitals C E G O Q and T resemble, also how the B H I J K and R resemble in beginning strokes. When you learn to make part of one letter you will note that you have also learned to make part of another.

Always use good black ink and hold your pen rather perpendicular. After finishing the alphabet use a sponge eraser or piece of art gum to erase pencil marks.

MADARASZ offers to lovers of penmanship the chance to secure a letter written in his ornate style at the old price of ONE DOLLAR. They are as good as ever, possibly better. Only a limited number to be written, so get busy.

L. MADARASZ,
1512 Yale Avenue,
KNOXVILLE, TENN.

LETTERS



The original of this design, by C. L. Krantz, Augustana Business College, Rock Island, Ill., was executed in colors, red, white and blue being the dominant ones. It is especially simple and impressive in design, and the original was exceptionally effective and attractive.

A B C D E F G H I J K L M N

A O P Q R S T U V W X Y Z B

a b c d e f g h i j k l m n o p q r s t u v w

x y z Old English &

A.W. KIMPSON, '09.

Good Writing Easily Taught

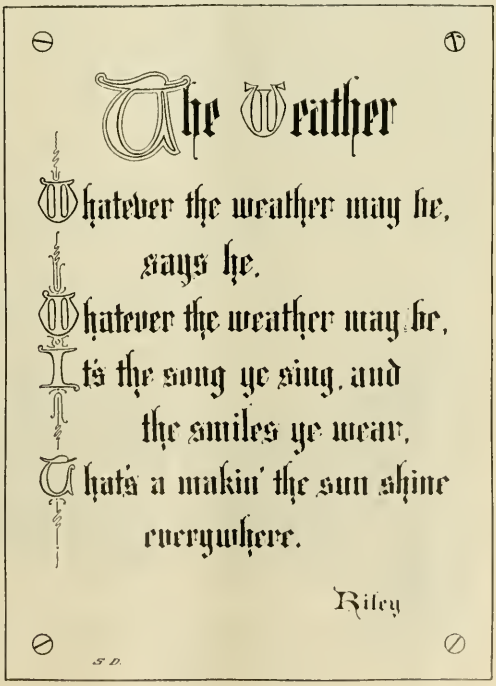
The enthusiastic teacher who provides for his student good copies, logically arranged and carefully graded, ought to get good results in penmanship. The mediocre teacher who uses Modern Commercial Penmanship, will get fairly good results in spite of his mediocrity.

WHAT IT IS

Modern Commercial Penmanship is a carefully graded course in plain, business writing, containing 60 lessons, 60 pages of copies, and accompanied by as many sets of instruction very carefully wrought out. The price of this book is 50c. Copies will be sent to teachers for examination upon receipt of 25c.

The Commercial Text Book Company
DES MOINES, IOWA

B. E. certificate winners, Pittsburg, Pa., Academy, L. L. Branthover, Penman.



By S. D. Holt, Philadelphia, Pa.

Absence of occupation is not rest,
A mind quite vacant is a mind distressed.

COWPER.

DESIGNING
and
ENGROSSING
By
E. L. BROWN,
Rockland, Me.

First pencil the initial *A* and scroll work, then rule lines about one-fourth of an inch apart to govern height of small lettering. Use a No. 3 Soennecken pen for the text, connecting all parts with a common pen. Good curves are about as important in scroll work as in script forms, therefore they must receive the most careful attention. In making the pencil sketch, use a free arm movement. The finger movement, however, is better applied for all kinds of pen and ink drawing—especially where accuracy is necessary in tracing pencil lines.

This design could be treated in colors quite effectively. For instance, background of initial gold, initial and scroll work in two shades of blue, and the lines underscored in red.

By H. B. Lehman, St. Louis, Mo.

Rapid Calculation is not a mere catch phrase. By proper application you can become expert in the things that count for promotion in business. I will send you a copy of Birch's Rapid Calculation and complete home study outline for 60 cents; stamps or M. O.

C. E. BIRCH, Lawrence, Kansas

For Sale Business College consisting of large lot, building, furniture and complete equipment. Pacific Coast City of 15,000—the most beautiful in the West. A great future and no competition. Owner desires to retire and will sell for $9500. Cash $6500, balance on easy terms. If you have the money and mean business, address E. H. B., care Business Educator, Columbus, O.

THE OPPORTUNITY OF A LIFE TIME

A money-making Business College at a very reasonable price. Practically no competition. School has excellent reputation. Receipts past year will easily be doubled this year. Very best reasons for selling. The man who takes up this proposition will never regret the move. School will easily pay for itself the first year. First time this school has been on the market, and if not sold before Sept. 1, it will not be sold for twice the asking price to day.

WRITE AT ONCE FOR PARTICULARS, XYZ CARE BUSINESS EDUCATOR

Know everything of something something of everything

This is the best motto we have ever seen to keep a specialist from becoming narrow or a person of general education from becoming useless. Accountants, Stenographers, Penmen, Teachers need to keep themselves alert in general as concerns the world's doings. The motto is from Brittanica and the Designing is by D. C. Beighey, Millersburgh, O.

BOOK REVIEWS

"How to Become a Law Stenographer," by W. L. Mason, Isaac Pitman & Sons, 21 Union Square, New York City, Puplishers, is the title of a 166-page book splendidly printed and substantially bound. It is just what its name implies, a compendium of law forms especially compiled for the stenographers in a law office. The book impresses us asbeing a timely production. Price—Stiff boards, 75c; cloth and gilt stamp, $1.00.

Shobert Official Copyholder, manufactured by Chas. G. Grubb, 1739 Liberty Avenue, Pittsburg, Pa., is the title of what appears to be the most complete device of the kind thus far manufactured in the way of an instrument to hold the copy for the typewriter. Although somewhat more elaborate than most devices of this kind, it is evidently a time saver. Employers of stenographers and teachers of typewriting will do well to investigate this new copyholder.

"The Hatton System of Practical Penmanship" by L. M. Hatton, Tampa, Fla., is the title of a 48-page Compendium 4x8 inches, comprising a series of lessons in practical penmanship. The style is similar to that produced by Mr. H. B. Lehman, St. Louis. The book is above the average of the sort received from time to time. The price is not stated.

"Business Correspondence in Shorthand No. 7," 25c, Isaac Pitman & Sons, Union Square, New York, being a portion of the Letters contained in "Pitman's 20th Century Dictation Book and Legal Forms."

A ten-year Book of the School of Commerce, Central High Scool, Philadelphia, Pa., contains a list of students who have completed at least two years of work in that institution from 1898 to 1908. It gives their names, addresses, occupations, etc. It also contains valuable contributions concerning the curriculm of the school and their graduates who are in business and in higher institutions of learning. It is substantially bound in red cloth and contains 88 pages splendidly printed. It is a fit representative and epitomized record of the school, and clearly indicates the excellence of the courses offered by and instruction given in that institution.

"Lessons in Penmanship" by Fred Berkman, Blair Business College, Spokane, Wasn., price 50c is the title of one of the best Compendiums we have ever had the pleasure of receiving at this office. It comprises illustrations and instructions given in the series of lessons by Mr. Berkman last year in THE BUSINESS EDUCATOR. If these lessons appealed to you then we are sure they will appeal to you in this new form, as they have been well printed and substantially and attractively gotten up. Anything that comes from Berkman or the Blair School is bound to be all right.

"Drills in Writing Contracts" by H. M. Rowe, Ph. D. and George H. Rowe, Sadler-Rowe Co., publishers, Baltimore, Md., price 15c, is the title of a thirty-eight page book devoted to the subject named in the title. This book impresses us as being a most timely one as it may be used in connection with any good work on commercial law. In our mind the writing of contracts is one that every young man and every young woman should know something about. In fact, every young man and every young woman should be able to write a contract and to write it approximately correct. In fact, a pupil's first service as he steps from a business school into the office consists of some sort of oral or written contract. The nature or understanding of it may have much to do with his success in filling that position. The book in question drills the pupil in this important subject.

Model Copies for Study and Practice, by J. H. Bachtenkircher, special teacher of penmanship in the Lafayette, Ind., public schools, in the title of a 48-page Compendium, comprising exercises letters and words, principally small letters. The book is intended to supplement the work of any system, particularly as a supplement to cities burdened with copy books, although it can be used advantageously almost anywhere and at any time.

"Phonography" is the title of a very readable little booklet issued by J. A. Lyons & Co., Chicago, Ill. If interested in anything along the line of Pitmanic or Munson shorthand, you will do well to ask for further particulars.

Simplified Spelling Bulletin, Volumn 1, number 1, 10c a year, is the new publication devoted to the reform implied in the heading. It is printed in large type on hygienic paper and is well worth looking into.

LEARN EXPERT SHORTHAND from court reporters. Individual instruction by mail. For beginners and stenographers. Easy to learn, write and read. Write for free catalogue.

SUCCESS SHORTHAND SCHOOL

Suite 49, 79 Clark Street, Chicago, Ill. Suite 94, 1416 Broadway, New York City, N. Y.

We have two schools. Address the one nearer you.

LEARN to write your name, 15c; to write right 15c, to make figures 15c; to write cards 15c; to flourish 15c; to draw faces 15c; to draw landscapes in colors 15c; to draw designs, 15c; to draw block letters 15c.

Address,

PARSONS - - KEOKUK, IOWA

WANTED Buyer for Business College; 45 miles from Kansas City; exceptional opening for good man. For sale on account of health.

J. C. BAY, Richmond, Mo.

TIME IS MONEY.

Are you teaching your students to save time?

The clerk who can do 25 per cent more work than his neighbor, and do it accurately, saves for his employer one-fourth his salary. Teach speed without sacrificing accuracy. This is important to the business man. He will appreciate it, and give your student the preference.

"Short cuts" in all the principal subdivisions of commercial arithmetic.

Speed with accuracy is a time saver. Time saved means profit in business.

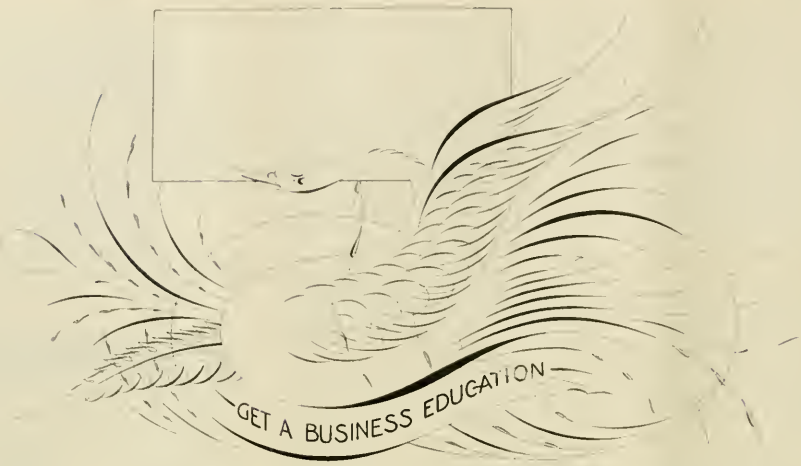
"ARITHMETIC AIDS" show how to calculate rapidly by short methods. They are not a set of rules to be followed blindly. The principle is shown, and its application to practical business. These two books particularly emphasize addition, common fractions, percentage and its applications, approximate values, averages, and computations of time books and pay rolls.

THE INSTRUCTION AND DRILL BOOK presents the principles, with illustrations and examples. The second book is a tablet of one hundred speed exercises, to be worked by the watch, each sheet to be torn out and handed to the teacher.

Write us at once for sample pages and information. This is important to you. We also publish a series of practical text-books, covering all the subjects of a commercial course. Let us hear from you.

THE PRACTICAL TEXT BOOK CO., Publishers, Cleveland, O.

"TO SAVE TIME IS TO LENGTHEN LIFE"



Compliments of the Falls City Business College, Falls City, Nebr., Mr. H. L. Darner, Penman.

YOUR SIGNATURE

Written in the Mills style of business writing and a cut furnished of the same for $2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,

E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.

TEACHERS COURSE IN PENMANSHIP

Send me a specimen of your writing for examination and I will arrange a SPECIAL COURSE of 48 lessons with instructions to suit your needs. The copies are beautiful ly written with the pen. This most excellent course of 48 lessons, especially arranged and planned for your improvement, means much to you

Course in Business or Ornamental Writing $4.50

SPECIMENS

Ornamental letter, very fine ..... .50
Flourish, suitable for framing ..... .50
Cards, per doz. 25c. The finest oblique holder ..... .50

Specimen of my writing for 2c stamp Write at once if you are interested in the best course of lessons in writing. H. B. LEHMAN, Central High School, St. Louis, Mo.

Learn Rule

I can make a good penman of you at your home during spare time. Write for my free book, "How to Become a Good Penman." It contains beautiful specimens of penmanship and tells how others have come good penmen by the Tamblyn system. Your name will be elegantly written on a card if you enclose a stamp. F. W. TAMBLYN, 406 Meyer Bldg., Kansas City, Mo.

CARDS! For Fine Penmanship

Hand Cut—1,000 3-ply Special Wedding 85c, 5,000, $4.00. 1,000 3-ply colored, 85c. 1,000 3-ply Tinted, 85c by express; mail prepaid. 500 3-ply Special W. 70c; 500 Colored 70c. 500 Assorted Comic, $1.25. 500 Assorted Scrolls, $1.25.

POST CARDS

Flourish Designs with sentimental readings—something new. They show beauty and skill in an art much admired. Sample dozen 15c. How to succeed in selling post cards. My Album, 2c. Designs and Card Writer's Manual. All about quick selling cards, 2c. Your business solicited.

19 SNYDER ST. **W. McBEE,** ALLEGHENY, PA.

HIGGINS' ETERNAL INK / ENGROSSING INK

WRITE EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 30c.)

These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire.

If your dealer does not supply these inks, send to

CHAS. M. HIGGINS & CO., MFRS.
271 NINTH ST. BROOKLYN, N. Y.

BECOME AN EXPERT

Have an expert knowledge of the art in which you are engaged and thus make penmanship interesting and facinating to your pupils.

Secure a copy of Courtney's Method of detecting Forgery and Raised Checks. Facinating, interesting and instructive from cover to cover. Profusely illustrated with photogaephic reproductions of famous forgeries.

A dollar and a half brings it to you by return mail.

F. B. COURTNEY
Cedar Rapids Business College, Cedar Rapids, Ia.

THE HAUSAM SCHOOL OFFERS THE MOST COMPREHENSIVE AND SCIENTIFIC COURSE IN

PENMANSHIP BY MAIL

OF ANY SCHOOL IN THE WORLD.

Beautiful book containing more than 70 fine specimens of penwork, *FREE* to all who wish to improve their penmanship. Address,

THE HAUSAM SCHOOL
Box 255 G HUTCHINSON, KANSAS

10c per Copy **STUDENTS** 50c per Year

ART MAGAZINE
G. H. Lockwood Editor

Of interest to Students of Cartooning, Designing or Illustrating. Gives lessons, publishes and criticizes students' work. Regular publication, not sent as a "PRIZE."

Address G. H. LOCKWOOD, Editor
KALAMAZOO, MICH. DEPT. 83

No Other System of Writing has equaled the Faust as a result getter. More graduates and less labor to get them, has been the record in schools using the **Faust Method**

It tells the Pupil and Teacher How It will pay you to investigate. If you are interested, WRITE AND I WILL TELL YOU ALL ABOUT IT.

Don't Buy Your Practice Paper until you have examined the FAUST IDEAL. Its special ruling saves time, money and labor. Send for sample sheet and circular giving full description of the plan.

C. A. FAUST, - 40 Dearbon Street, - CHICAGO, ILL.

DIPLOMAS

DIPLOMA BARGAINS FOR SEPTEMBER

Blanks			Each Now
Style "R", 18x22,	lithographed, linen bond,		$0.25 $0.10
Style "K", 18x24,	"	40 lb lm. parch.	.25 .10
Style "U", 17x21,	"	Art parchment	.25 .10
Style "V", 16x21,	"	40 lb Art parch.	.20 .09

(Penmanship Certificate)

Prices Talk. No Comment Necessary.

Name of school and location inserted by hand, $0.30 ea. 50 of either style with name of school printed, $10.00 complete

For small cuts of above named styles and full description, see our latest catalog.

Please remember this—H. & B. Diplomas are Artistic, Tasteful and Correct. TERMS—Cash with the Order.

HOWARD & BROWN. ART ENGROSSERS AND DESIGNERS ROCKLAND, MAINE

Advertisers and Publishers will thank you for mentioning The Business Educator

I will write your name on one dozen CARDS for 15 cents.
I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED

BLANK CARDS 1 have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. par doz. Lessons in Card Writing Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

BIGGER BRIGHTER BETTER THAN EVER

PENMAN WESTERN STATE NORMAL

Specimen Letter Ornamental and Superfine.	$ .75
Wedding Invitations, dozen	1.50
Written Cards—very fine, dozen	.25
12 Lessons in Business Writing	7.50
DIPLOMAS ENGROSSED—German or Old English	

NOTE All card orders of 50c or over are packed with tissue in neat imitation wood box—a fine idea for ambitious penmen.

J. A. STRYKER, Kearney, Nebr.

College of Penmanship and Drawing

One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelchner.
If interested write for information. Address
Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.

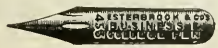
ESTERBROOK'S PENS

"Easy to write with, Hard to see up."
CORRECT DESIGN UNIFORM TEMPER DURABILITY

150 STYLES

A 1 PROFESSIONAL
Fine pointed and elastic for card writing

TEXT WRITERS
Made in 3 widths and with long point to both left and right



453 BUSINESS AND COLLEGE
With fine and extra fine points. Elastic and smooth writing

ESTERBROOK STEEL PEN MFG. CO.
26 JOHN ST., N. Y. CITY CAMDEN, NEW JERSEY

ADVERTISING PAYS

In the BUSINESS EDUCATOR if you have the right goods and put them up right.

FINEST PENMANSHIP SUPPLIES OBTAINABLE.

PENS AND HOLDERS.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00 ¼ gross 25c 1 dozen 12c

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c. ¼ gross 25c. 1 dozen 10c

Zanerian Medial Pen—A high-grade medium, extra smooth pen for business writing. None better. Just right for students and accountants. Gross 75c ¼ gross 25c

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c. ¼ gross 25c. 1 dozen ..... 10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ gross 25c, 1 dozen 10c

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross $1.00 ¼ gross 25c, 1 dozen 12c

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens 15c

Gillott's Grow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens 15c

Soennecken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2 2½, 3, 3½, 4, 5, and 6 single pointed and 10, 20, and 30 double pointed. 25c

Double Holder for Soennecken Pens—Holds two pens at one time ..... 10c.

Zanerian Oblique Penholder—Handmade, rosewood, nearly 12 inches long, a beautiful and perfect holder. 1 holder 50c

Fine Art Oblique Holder—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. Nearly 12 inches long. 1 holder sent in a small wooden box $1.00

Zanerian Expert Oblique Holder—The best low-priced oblique holder made.

1 holder	$ .15
3 holders	.35
6 "	.60
12 "	1.10
¼ gross	3.00
1 "	11.25

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c, 12 holders 65c

CARDS, INK, PAPER, ETC.

Blank Cards—White bristol with finest surface for fine penmanship.

100 by mail postpaid	$ .28
500 by express	.75
1000 by express	1.35

Black Cards—Best made for white ink.

100 by mail postpaid	$ .28
500 by express	.75
1000 by express	1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.

6 sheets by express	$ .60
12 sheets by express	1.00
2 sheets by mail postpaid	.50

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½x23 inches.

6 sheets by express	$ .40
12 sheets by express	.70
3 sheets by mail postpaid	.50

Black Cardboard—Finest for white ink. Sheets are 22x28 inches.

6 sheets by express	$ .50
12 sheets by express	.75
2 sheets by mail, postpaid	.50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21x33.

6 sheets by express	$ .50
12 sheets by express	.70
3 sheets by mail, postpaid	.50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawing for photo-engraving.

1 bottle by mail, postpaid	$ .30
1 dozen bottles by express	2.00

White Ink—Very fine.
1 bottle by mail, postpaid ..... $ .25

Arnold's Japan Ink—Nearly ½ pint bottle by mail postpaid ..... $ .40
1 pint by express ..... .45
1 quart by express ..... .75

Writing Papers—All our writing papers are 8x10½ inches in size and contain 960 sheets to the ream. Ruling is faint and can be furnished wide (⅓ inch) or narrow (⅜ inch).

Extra fine 14 lb. white wove—

1 ream by express	$3.15
½ " "	1 60
¼ " "	.95
50 sheets by mail postpaid	.55

Extra fine 12 lb. white wove—

1 ream by express	$2.70
½ " "	1.45
¼ " "	.80
100 sheets by mail postpaid	.65

Extra fine 10 lb. white wove—

1 ream by express	$2 15
½ " "	1 20
¼ " "	.70
100 sheets by mail postpaid	.60

Extra fine 12 lb. Azure (blue)—

1 ream by express	$2.20
½ " "	1.20
¼ " "	.70
100 sheets by mail postpaid	.65

Extra fine 17½ lb. Wedding stock—

1 ream by express	$4.50
½ " "	2.50
¼ " "	1 40
50 sheets by mail postpaid	.70

Medium Grade Practice Paper—

1 ream by express	$1.70
½ " "	.95
¼ " "	.55
100 sheets by mail postpaid	.65

Send 5 cents in stamps for a sample sheet of each of the six grades.

All goods go by mail postpaid, except those mentioned to go by express, on which purchaser pays carriage charges. Of course the cheapest way to secure the heavy goods is to order fair sized quantities and have them go by freight.

We handle the best and can save you money. Cash must accompany all orders. Prices are too low to keep accounts.
Remit by money order, or stamps for small amounts.

Address, ZANER & BLOSER, COLUMBUS, OHIO.

Rowe's Drills in Writing Contracts

Booth's Progressive Dictator (Court and Legislative Reporting Reports)---Part 3

The above new publications are just from press. Sample copies may be procured by teachers of law and shorthand.

BAKER'S CORRECT ENGLISH

is the book for those who want to give a thorough course of instruction in this subject. This excellent book has met with great favor from teachers.

EARNEST'S ENGLISH-CORRESPONDENCE

is the book for a briefer course in these two important subjects. It provides just a plain substantial training in the essentials of English and in the art of letter-writing without fireworks or frills.

SMITH'S TYPEWRITING LESSONS (IN FOUR PARTS)

came as a revelation three years ago to teachers of typewriting, at a time when the market was overcowded with text books. Their adoption the first year was phenomenal, and the sales have steadily increased since. Last year (which was their third year of publication) showed nearly double the sales of any preceding year. These lessons are of particular merit.

THE BUDGET SYSTEMS OF BOOKKEEPING

What need we say of them? They are known to almost every commercial teacher. We have heard of many new adoptions already (August 1) for the coming school year.

Correspondence in regard to any of our publications is respectfully solicited.

SADLER-ROWE COMPANY
BALTIMORE, MD.

IF YOU WERE ASKED

what two things were the most important in a business course, what would you answer? Undoubtedly you would reply

WRITING and CALCULATION

Because these things are fundamental. No thorough teacher but who would place these first. No business man but who would consider an employee ill-equipped unless that employee wrote neatly and figured accurately.

Modern Business Writing

This is a penmanship course which strips the subject of its artificial difficulties. It is a well-graded, pedagogically developed series of lessons. The student has constantly before him a perfect copy—not imperfect lines copied from a model on a distant blackboard.

This course of lessons has been instrumental in teaching thousands to write a good, strong business hand, and is now being used with eminently satisfactory results in hundreds of schools. Send 30c for a sample budget. Don't wait—just put fifteen 2c stamps in an envelope and mail at once.

Do not fail to send us your name and address when you send for Modern Business Writing.

Birch's Rapid Calculation

Twenty minutes each day devoted to the work of this course will produce results in your classes that will surprise and delight you. Your students will become rapid and accurate in computation in a few weeks. Before they have completed the 124 lessons they will be well-trained, thorough and reliable in all ordinary business calculations, and many will become expert.

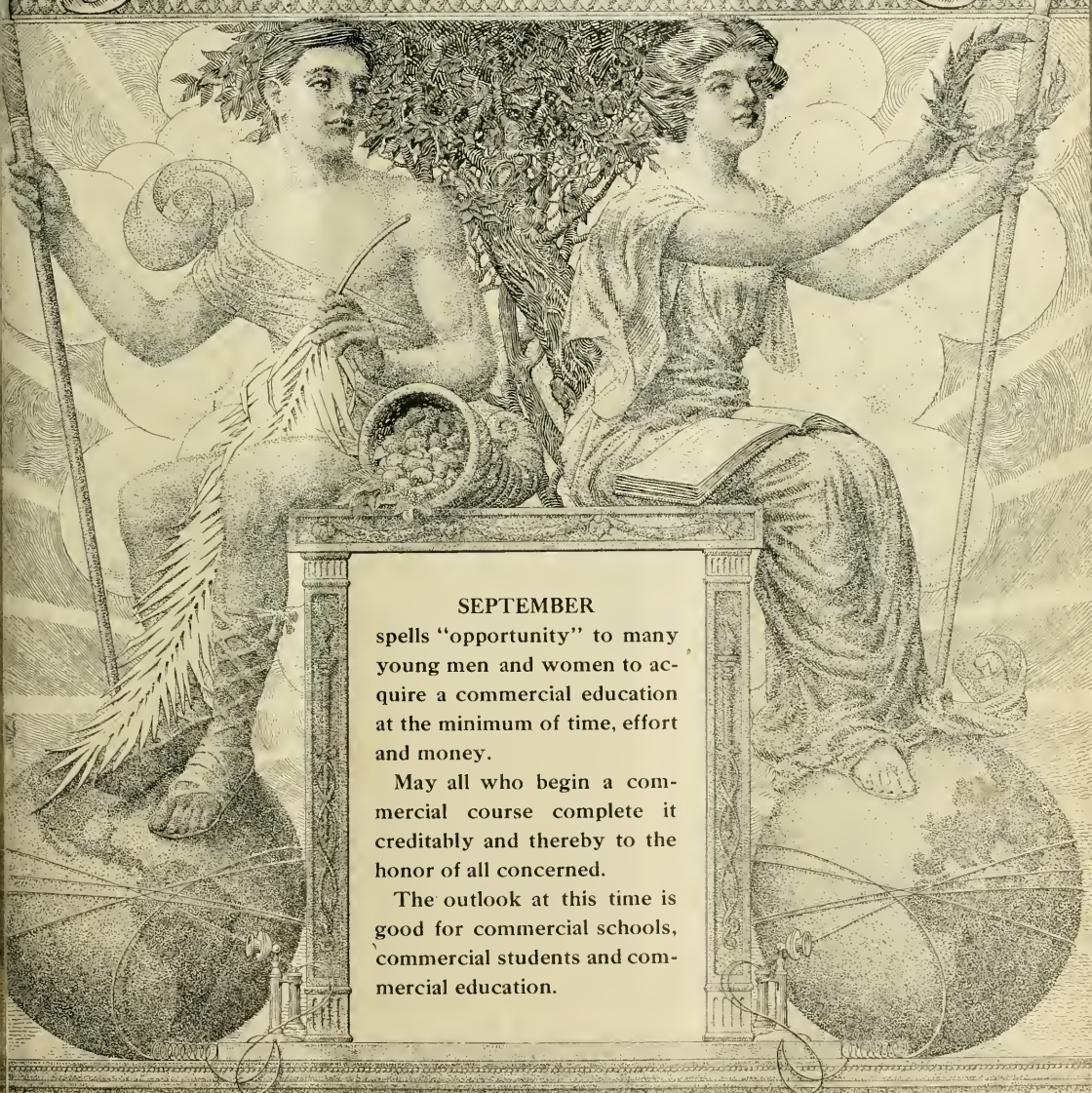
This course is not a collection of short-cuts and arithmetical curiosities. Nothing of the sort. It is a series of well graded, logically-developed lessons that come in pad form ready for the student's solution. It gives the maximum of practice in a minimum time. No outside preparation is required of either student or teacher.

These two are among the latest of our publications, which cover a complete line of authoritative commercial texts. We have one or more superior texts on every subject commonly taught in either the bookkeeping or the stenographic department.

J. A. LYONS & COMPANY
Successors to
Chicago **POWERS & LYONS** **New York**

THE BUSINESS EDUCATOR

TEACHERS' PROFESSIONAL EDITION. ONE DOLLAR A YEAR
OCTOBER, 1909



SEPTEMBER

spells "opportunity" to many young men and women to acquire a commercial education at the minimum of time, effort and money.

May all who begin a commercial course complete it creditably and thereby to the honor of all concerned.

The outlook at this time is good for commercial schools, commercial students and commercial education.

ZANER & BLOSER
PUBLISHERS
COLUMBUS, OHIO

Our Fall Sales

of

Bliss System Supplies

Have been the largest
in the history of our business

This Means Satisfied Customers

SOME OF OUR SALES WERE AS FOLLOWS:

Duluth Business University	Duluth, Minn.	300 Outfits
Bliss Business College	Columbus, Ohio	300 "
Behnke-Walker Business College	Portland, Oregon	275 "
Northwestern Business College	Spokane, Wash.	200 "
High Schools	Spokane, Wash.	200 "
Omaha Commercial College	Omaha, Nebraska	150 "
Central Business College	Indianapolis, Ind.	150 "
23 Business Colleges and High Schools	- - -	100 Each
240 " " " "	- - -	20 to 75 Each

One of the best times in the year in which to install the Bliss System of Actual Business is at the January opening. Write us in regard to our big introductory offer.

THE F. H. BLISS PUBLISHING CO.

SAGINAW, MICHIGAN.

THE THIRD "R"

ACCORDING to the old standards, a complete education consisted of proficiency in the three R's, "Readin', 'Ritin' and 'Rithmetic".

¶ What about the third R?

¶ CURTIS' MODERN BUSINESS ARITHMETIC is the newest, the most practical, analytical and scientific treatise yet devised. It is truly modern and truly business, original in methods, clear and accurate in definitions, logical in explanations and practical in solutions.

¶ FRITCH'S QUICK FIGURING contains the latest and best methods for acquiring rapidity in general business computations.

¶ These two books conform to our motto—"Quality first; then price. Best and cheapest."

THE BOBBS-MERRILL COMPANY : INDIANAPOLIS : USA

A Belated Confession

"DONT WASTE YOUR TIME AND MONEY STUDYING GREGG SHORTHAND! LEARN CHARTIER SHORTHAND." Capital City Business College, Charleston, W. Va.

The Capital City Business College taught Gregg Shorthand exclusively until after the Jersey City Contest, in which the Chartier Students defeated The Gregg Students 172 words in the final examination.

Chartier Shorthand is taught by mail, FREE of COST to TEACHERS. Ten simple lessons, 64 WORD-SIGNS, TEN simple rules. NO DISJOINED affixes. OUTLINES briefer than other systems. Can be read almost like print.

Watch the Phonographic World for a full presentation of the system in TEN LESSONS. "It pays to investigate."

SPENCER PUBLISHING CO.
NEW ORLEANS, LA.

THIS IS THE
SHOBERT OFFICIAL COPYHOLDER

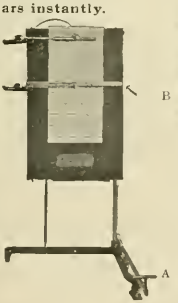
It is the only Automatic Mechanical Copyholder on the Market.

It will save you one-half of the time you now use in your daily copy work. You cannot miss a line, word or letter when you use this holder. Your eye can not get away from the indicator, (B) which is *always* right under the line you are writing.

When you come to the end of a line, touch feed lever key (A), and your next line appears instantly.

Note line indicator (B). This remains exactly where you see it now, and when feed lever key (A) is pressed, your book or manuscript rises, showing the next line to be copied. Your line of sight therefore, never changes.

Write for booklet.



Address Dept., A.

CHAS. G. GRUBB, MFR.
1739 LIBERTY AVE.
PITTSBURG, PA.

Advertisers and Publishers will thank you for mentioning The Business Educator

My First Ad—

ENGROSSING is the most fascinating and remunerative branch of penmanship. There are scores of penmen who could greatly increase their income if able to do Lettering and Engrossing in an up-to-date and attractive style.

For a short time, I will give the *Most Practical and Valuable* lessons ever offered by correspondence.

All copies fresh from the pen and brush and arranged and explained in such a way that even a beginner can become a practical engrosser by completing the course. Copies arranged to suit special needs when desired. Write at once. A limited number of students taken.

S. E. Leslie

Care of R. B. I. **Rochester, N. Y.**

ACCOUNTANCY MAIL COURSE

A COURSE OF STUDY prepared with care to qualify candidates for C. P. A. examination and for work of expert accountant or teacher of accountancy. It took me two and one-half years to prepare the lessons, and I now have a course in *Accounting* and *Auditing* which is acknowledged to be the best on the market. It will pay you to send for catalog and voluntary testimonial letters. My *first candidate* for C. P. A. examination *passed* in New York recently. Address me to Detroit or Philadelphia.

R. J. BENNETT, C. P. A.

1421 ARCH STREET

PHILADELPHIA, - - PA.

L. H. HAUSAM, Prest E. K. PENTZ, V. Prest. J. A. KNOTTS, Sec'y-Treas.

THE Hausam School of Penmanship

METHODS BUSINESS WRITING FLOURISHING ENGROSSING DESIGNING WASH DRAWING LETTERING ILLUMINATING ORNAMENTAL WRITING

INSTRUCTION BY CORRESPONDENCE

The Most Thorough, Scientific and Comprehensive Course in Penmanship Offered by any Correspondence School in the World.

Highest Standard for Graduation. All Copies Fresh-from-the-Pen. All Instructions and Criticisms Typewritten Especially for the Student to Whom They are to be Sent.

SPECIAL ADVANTAGES We do not have a cut and-dried-course, with instructions printed and copies engraved to be sent to all students alike, but **we give a strictly individual course**, just as we do to resident students, preparing all copies and instructions as required for each individual student. We believe we are the only correspondence school in the world following this plan. It means unlimited work but it gives unlimited returns. We give from **500 TO 800 FRESH FROM THE PEN COPIES** covering all kinds of **WRITING, FLOURISHING, LETTERING** and **DRAWING,** and more than **200 TYPEWRITTEN PAGES** of especially prepared individual instructions and criticisms to each student to cover our DIPLOMA COURSE. Compare this with the **engraved copy printed slip courses offered by other schools** and note the difference. We give as much attention to our poorest writers as to our best enrolled. **We assist our students in securing positions without extra charge.** We are enrolling well known penmen who have taken courses in practically all other penmanship schools and they all say ours is the best they have found.

TESTIMONIALS

"Your first lesson has opened up to me an entirely new light on the penmanship field."—R. S. Marlow, Prin. Moothart's B. C., Farmington, Mo.

"Your first lesson contained more real instruction than the entire course I took from The ——." —J. C. Rasmussen, 816 South Fourth Street, Minneapolis, Minn.

Many of the same kind in our files.

Our beautiful book, containing more than 70 reproductions of fine pen work and worthy of a place in every library, will be sent free to all who wish to improve their penmanship. Special Rates to Penmanship Teachers. *Address,*

Box 255C **THE HAUSAM SCHOOL, Hutchinson, Kan.**

Our New Book

It is generally conceded that the effective teaching of English is today one of the most serious problems confronting commercial teachers and school managers

Our Latest Book

"Applied Business English"

By Hubert A. Hager

Deals with the problem in a new and interesting way. Its originality and attractive presentation instantly win and *hold the interest* of student and teacher alike. The author has gathered all the essentials of effective English writing, crystallized and concentrated them into tabloid form for easy and pleasant assimilation. Here are some of its strongest features:

It takes into account the limited time that can be devoted to the subject.

It renders possible a regular course of study for students "entering at any time."

It presents the subject in a way to awaken interest, and create enthusiasm.

It deepens impressions by *applying* principles.

The book is already an *assured* success, as it has been adopted "on sight" by a large number of teachers—discriminating teachers who know merit when they see it.

A year's searching, critical test in the class-room before placing it on the market, convinces us that it will speedily become the *most popular English text* for commercial schools ever published.

"Applied Business English," like most good things, is its own best advertisement. A sample copy will be sent to any teacher on receipt of 25c.

"The Application's the Thing"

The Gregg Publishing Company

NEW YORK CHICAGO

Why Do You Suppose

THE TEACHERS COLLEGE

Columbia University, New York

and

The American Woman's League

University City, St. Louis, Mo.

have just adopted the

Isaac Pitman Shorthand?

Read the Following

"THE selection of a system of shorthand for the correspondence courses of the American Woman's League was a matter of great importance. We realized that we "must have absolutely the best system published; that we must "determine the merits of that system without any other considera- "tion than its demonstrated worth. The system selected, (Isaac "Pitman) is one which, on account of its long use, has proved "beyond question its genuine merit. This system may be studied "with the absolute confidence that there is none better; that it permits "of the very best results for the student who would do shorthand "work in an office or as private secretary or court stenographer. "Moreover, it has a shorthand literature more extensive, probably, "than that of all other systems combined."

—From "The Messenger," the organ of the American Woman's League.

If you want information, write for a copy of "Why Isaac Pitman Shorthand is the Best."

ISAAC PITMAN & SONS

31 UNION SQUARE **NEW YORK**

The BUSINESS EDUCATOR

G. S. HENDERSON—N.Y.

VOLUME XV. COLUMBUS, O., OCTOBER, 1909. NUMBER 11

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, . - - Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1 00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra: Canadian Subscriptions 10 cents extra)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted. If personal checks are sent, add 20 cents for collection fee.

Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments especially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

Back numbers cannot, as a rule, be supplied.

Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

And you will succeed beyond your expectations, but be sure that your purpose is pure, your vision clear and your brain unclouded by drink or doubt.

A RECORD YEAR

Once a year the Business Manager of THE BUSINESS EDUCATOR arranges a general "round up" of names and addresses of business schools in order to keep our mailing list up to date with as few dead names on it as possible.

This year brought a larger number of returned letters with "Out of Business," "School Closed" etc., etc., written thereon by the Postmaster than we have ever received before in any two or three years.

This is a pretty sure indication that times have been pretty hard on the private school business. As a rule, the small, poorly financed, recently organized schools are the ones that have gone down. Pity it is that the strenuously fake schools did not go instead.

But doubtless some worthy schools closed their doors, for the times have varied greatly with communities. Our sympathies are with those who failed who tried to succeed honestly. May the experience of the past fortify them against adversity in the future.

Times, it is generally believed, are on the mend, in spite of a trust-ridden Senate and a boss-ridden House at Washington. The outlook is reasonably good for business in general, which means that business schools may anticipate a fair share of prosperity.

We wish all worthy schools success and plenty.

To that end let us all strive unselfishly and unrelentingly. And to make it doubly sure and secure, let us each try to improve the particular work in which we are engaged, be it managing a school, teaching, or publishing.

KEEP YOUR EYE ON JONES.

Smith, Brown and Jones are very common names but they don't all put up common goods. The mental goods C. C. Jones, of Dunkirk, N. Y., is putting out in the Professional edition of THE BUSINESS EDUCATOR in the Department of Accountancy are uncommonly good. If our commercial teachers do not get something valuable from them we shall be greatly disappointed. And a great deal will be of a nature they can pass on to the students, while not a little will aid them to realize upon their knowledge in a financial way. Just keep your wire connected with Jones' storehouse of utility knowledge and we'll vouch for results.

You Never Can Tell

CHAS. T. CRAGIN,

Prin. Thompson's Business Institute, Holyoke, Mass.

THE STORY OF KENTUCK.

*The names in this sketch are fictitious. The story is true.

The late H. G. Eastman was not a man who hid his light under a bushel. On the contrary he was more likely to put a reflector behind that light and make it appear larger than it really was.

His enemies said he was a "fakir" but then that is said of every successful man in 'most any line of business, and Eastman was certainly a human dynamo of activity in those days, just after the civil war, when he gathered an army of young men from all parts of the world under the roof of the old church which became Eastman's National Business College. He was a wonderfully effective advertiser and no modern business college man could give him any points in the publicity game. I had been under the spell of this advertising two or three years before I reached Po'keepsie. Such pen written letters as that man, Rosenbloom, used to send to enquirers were worth keeping. I had mine for years.

When I reached Po'keepsie one cloudy spring morning, I must say I was a little disappointed at the look of things. I had parted with my $50, for a life scholarship before they took me through the dingy rooms of the old College, very different from the fine quarters now occupied by the school. It was a Saturday morning and several hundred people were in the main assembly room listening to an address by H. G. Eastman himself. He liked to give these addresses which abounded in sarcasm, wit and pithy comment on the weaknesses and failings of young men in general and Eastman boys in particular. He was a man of striking appearance, tall and thin with long arms and legs and hollow burning eyes, a voice sharp and decisive and a Yankee nasal twang. His sunken cheeks burned with the hectic flush of consumption which already had him fast in its grip.

As he told the story, that morning, of the successful passage of the bill which was to give Po'keepsie the great bridge across the Hudson, how opposition had been overcome and how he had worked with tireless energy to secure the passage of the bill, I forgot the dingy room and battered furniture and surrendered to the magnetism of the man which impressed all with whom he came in contact.

After the lecture a young man of Hebraic features conducted me to a boarding place. On the way he suggested that we stop at his father's clothing store on Main street, where he had an errand to perform and when once inside the doors of that emporium it required "muscles of iron and a heart of flint" to get out without buying something. He tried me with everything from an overcoat to collar buttons and umbrellas. I finally escaped with a pair of suspenders and he took me to Catherine street, where for the next four months I became a member of an interesting family gathered from the four points of the compass and a queer lot they were too. It was the custom of the house to call a man by the name of his state. I rejoiced in the name of "New Hampshire" and there were "Little Texas" and "Big Texas," "Illinois" and "Indiana" and "Ohio" and "Kansas" to say nothing of all the Eastern States. They were not boys of fifteen such as make up our city schools of today, but men grown, nearly all of them. I was twenty-two and not one of the oldest at that. Scholarship did not assay very high in the crowd of twenty or more that made up our family, but energy and high spirits did and they were a good-natured lot, generally, and a newcomer was sure of a hearty welcome. Not much style about them either, most of them had little money to spend in dress and little things did not excite comment but I think everybody's eyes stuck out when "Cap," the boarding house man, introduced the arrival, on that March day, of the subject of this sketch.

He was at least six feet in height but so thin he looked taller, with slightly stooping shoulders and long arms and legs encased in garments too short by a couple of inches. These garments were of brown Kentucky jeans and fearfully and wonderfully made, evidently the village tailor of his mountain home had done his worst. He was a hatchet-faced, keen-eyed specimen of humanity, with a beak like an eagle's set between shaggy brows and his hair which was thick and dark brown looked as if it had been gnawed off by an absent-minded horse, unmistakably a home hair cut. A slouch wool hat and an old-fashioned carpet bag of glazed canvas were a part of his outfit and, when we found that he came from a little mountain hamlet of the blue grass state, of course he at once received the name of "Kentuck."

"Kentuck" was a source of constant delight to our family. He was possessed of boundless innocence and patient good nature which made him the joy of practical jokers and his family history was told in a mountain dialect which I could not attempt to reproduce. There was a broad white parting of his hair well up on the top of his head which excited our wonder and awe when he told us it was permanent, and produced by a Minie bullet sent his way from the rifle of a neighbor who was a member of a family who kept up the other end of a mountain feud which had been running for a long term of years. It began over the killing of a shoat which had broken down a fence and raided a corn patch. The damage done might have been a dollar and perhaps the shoat was worth two dollars, but a dozen members of the families and friends of the original parties to the quarrel had already found repose in mountain grave-yards and the end was not yet. Kentuck had done a little distilling in a quiet way and had taken a friendly crack at the revenue officers before the still had broken up. He brought a quart flask of this mountain dew with him and the boys induced "Cap" our mild little boarding house keeper to sample it, with disastrous results. "Cap" was a meek little man dominated by an angular and rasping wife and a large and boisterous mother-in-law, but three drinks of Kentuck's mountain dew transformed him into "a raging lion seeking whom he might devour" and Mrs. Cap, usually first officer of the ship, fled in terror and not even the eloquence of his mother-in-law could check his triumphant conquest until big Jim Bagley, of Rhode Island, finally had to sit on him bodily till he subsided.

Kentuck's case was really a pitiful one. He was at least 35 years old and had a wife and two children in his mountain home. Whatever possessed him to come east to a business College I don't know. He could read fairly well and could write after a fashion and had a little arithmetic; could add a column of figures if he had time enough and that was about all. I suppose among his own people he was above the average, but you can imagine how much chance he had in that big driving school where it was each man for himself and the dence take the hindmost. The task before him was hopeless and everyone but Kentuck knew it in a few days, but he struggled blindly on through explanations that were Greek to him and did over and over again exercises that came back to him and practiced penmanship till his stiff fingers were cramped. And through

the weeks that followed he kept his unfailing good nature, even when homesickness had him in its awful grip. Only once did he ever give us a glimpse of the man who might be dangerous in a feud. We had a cheerful idiot by the name of Le Brun from Massachusetts. One of those massive intellects which delight in such practical jokes as putting powder in a pipe or pepper in a snuff box or mucilage in the ink bottle. Kentuck was a mine of pure delight to him and his loud Haw! Haw! was always an accompaniment of the success of one of his delicate exploits. He filled the sugar bowl with salt for his benefit and Kentuck calmly drank a teaspoonful of it with his coffee followed by the loud Haw! Haw! of the "cheerful idiot." One evening at dinner everybody was seated except "Kentuck" and Le Brun, whose chair was directly across the table. The latter came in and as he passed the vacant chair of Kentuck he stooped and left a broad, flathead, wicked carpet tack upright on the seat. Nobody noticed the act and a moment later "Kentuck" came in and planted himself squarely on the murderous tack. He gave a war-whoop of agony and jumped in the air and the raucous Haw! Haw! of the "idiot" explained matters instantly and then—we saw what might be—a blaze of blue lightning flashed from under "Kentuck's" shaggy brows, his teeth flashed with the angry snarl of a tiger, a savage oath ground out of his clenched jaws and snatching a large carving knife from the big platter of meat on the table he drove one fierce powerful blow straight at the heart of the horrified joker across the table. Big Jim Bagley, who sat beside him at the table, caught his arm just in time to save the white faced Le Brun, and Kentuck himself dropped the knife with a shudder and the incident was over, but there were no more practical jokes at the expense of Kentuck.

THE REVIVAL.

And then in the springtime there came The Widow Van Cott and a revival at the Methodist church. The Widow Van Cott was a big, powerful woman with a voice that could almost raise the roof. For many years she was a noted revivalist along the Hudson River and her meetings were always largely attended. This year the College boys went in large numbers, not because they were greatly interested in things spiritual but because a great flock of rather light-headed girls went there, to see the boys I suppose. Our Catherine street house was represented by several members and, rather to my surprise, among the number was Kentuck. He was desperately homesick by this time for he had come to see how hopeless his case was in the College and one Sunday night, at the close of the Widow Van Cott's eloquent appeal to those who were weary and heavy laden to come to the mercy seat, up slouched the tall figure of Kentuck. He was desperately in earnest about it too, and tried to give his experience but broke down hopelessly and went back home with us very silent and subdued. To the credit of our house be it said nobody made fun of his experience for we all really liked the old boy. He was as kind as a woman when anybody was in trouble. I had a quinsy sore throat which nearly drove me wild with agony and he didn't leave me day or night till I got relief. A few days later he said to me: "New Hampshire I'm goin' home, I just nacherally can't stand it any longer. I ain't goin to make a go of this yer. I can't make the dinged figgers come right and the blamed trial balances won't never come even. My money's mighty nigh all gone and I'm goin' back and plant some corn and hunt and fish like I used to." Nobody tried to dissuade him for we all decided long ago that he was throwing away money, but we all liked the big ungainly fellow and we gave him a fine silver-mounted briar pipe to remember us by and "the idiot" made the presentation speech and we all thought: that was the last public appearance of Kentuck. *But you never can tell.*

My own experience after graduation was not very exciting. From the advertising matter of the school I rather had the idea that the leading business men of New York would be waiting outside the gates to urge me to come and release them of their business cares as soon as I got my diploma. They were not there so I went down to see them about it. I created no sensation in the big city which was just getting over the most disastrous panic of the century. Grass was not growing on Broadway but it might as well have been for all the business there was. I went back to New Hampshire, worked a few weeks in a lumber clearing, dug a ditch a hundred rods long and kept writing letters where I thought there might be a job and I finally landed one as anybody will if he sticks to it. I taught a couple of years with the brilliant but ill-fated Geo. A. Gaskell and then became bookkeeper, and general manager after a while, of a house which sold goods all over the country. One of my pleasant duties was to make a swing around the circle about once a year visiting our leading customers and agents in leading cities from Montreal to St. Louis, and so about ten years after I got my diploma one bitter December day, I came into the latter city on my first visit. It came very near being my last one too for I nearly froze to death. It is hot in the Mississippi valley in summer but when a blizzard strikes it in winter, Lieutenant Peary's and Dr. Cook's North Pole are not more piercingly frigid. I managed to transact some business Saturday, and Sunday night I thought of church. A big revival was in progress in Saint Louis that month. It was Moody and Sankey or Major Whittle, I don't remember which, but as I strolled down an avenue I saw a big transparency in front of a church with *Revival Services* upon it and at the entrance was posted the name, *Robert Fowler, the Mountain Evangelist.* It was after eight o'clock and the auditorium was crowded but I found a seat in the rear of the room just as the preacher read his text and laying aside his bible strode to the front of the platform. There was a broad white parting of his bushy hair tinged with gray and in an instant I knew "Kentuck." There was the same eagle beak and the keen blue eyes under shaggy brows and the quaint dialect of the Kentucky mountains was there still, though much modified and the voice itself was strong and musical and resonant and the man carried himself as erect and graceful as one of his own mountain pines. It was evident that he was a favorite with his audience for they followed him with rapt attention and were quick to respond to the humor or pathos which he mixed so skillfully in his story of "The Prodigal Son" brought down to date and applied to those who today go into a far country and waste their substance in riotous living. It was a good sermon, too, and when it was over I forced my way up to the front and coming up to him as he stood talking with a few who were gathered around, I said as I put my hand on his shoulder, "Hello, Kentuck." He turned as quick as a flash and eyed me in amazement for a second and then said, "I'll be dinged if it ain't New Hampshire."

The Rev. Robert Fowler and I talked long into the night in my room at the old Planter's Hotel and he told me the story of the past ten years. I wish I could tell it as he did. "I came back," he said, "without any money and without much book learning, and those few months I spent with you'uns up there just opened my eyes and when I went into our little mountain church I found I could talk and people would listen to me, and so my calling was cut out for me and I came to be a lay preacher and after a while I was regularly ordained, and I've made that mountain country my fighting ground for nearly ten years. With stills and feuds and ignorance, the devil keeps me pretty much on the jump most of the time, but things are a sight better than they were ten years ago. I learned some business after all at old Eastman, though I

(*Continued on page 12*).

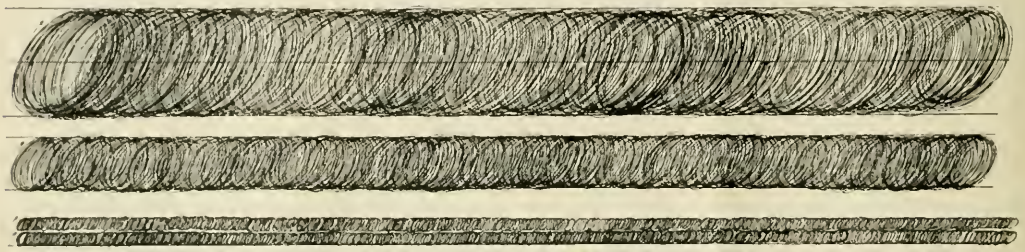
Lesson No. 1 in Business Writing

H. L. DARNER,

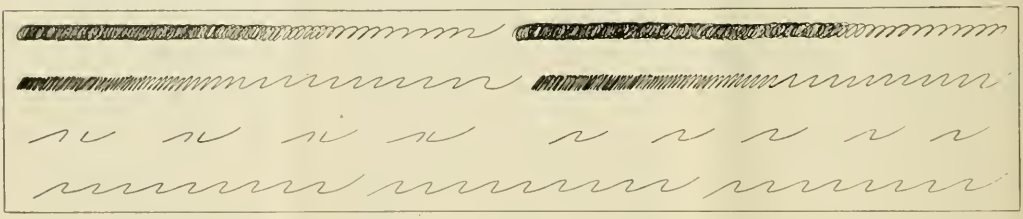
FALLS CITY BUSINESS COLLEGE, FALLS CITY, NEBRASKA.

Subscribers' writing criticised free. Send Specimens to Mr. Darner at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

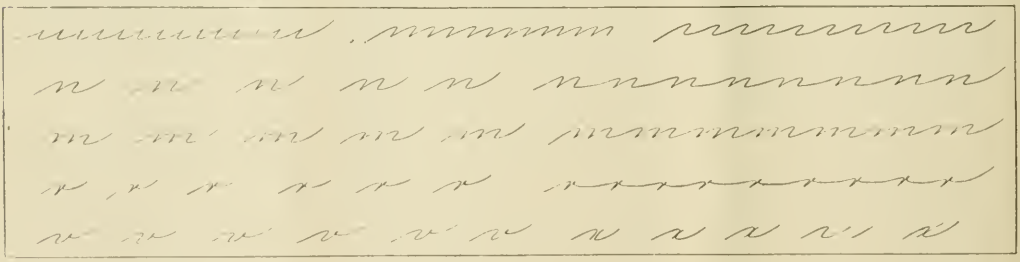
Make these ovals at the same rate of speed as you made the others. Only be careful, they go "tother" way around.



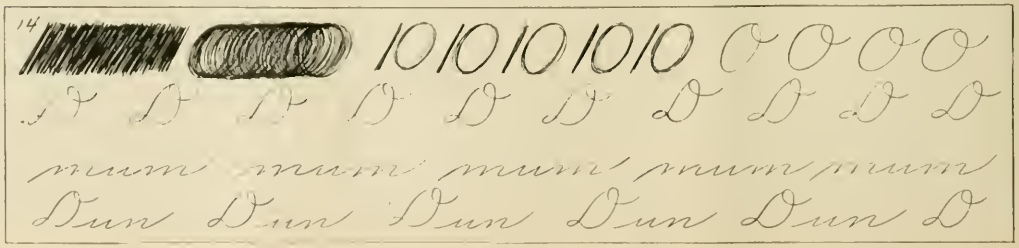
I really believe this is the poorest plate in the course, but I did not notice it in time to change it. See if you cannot equal or excel it.



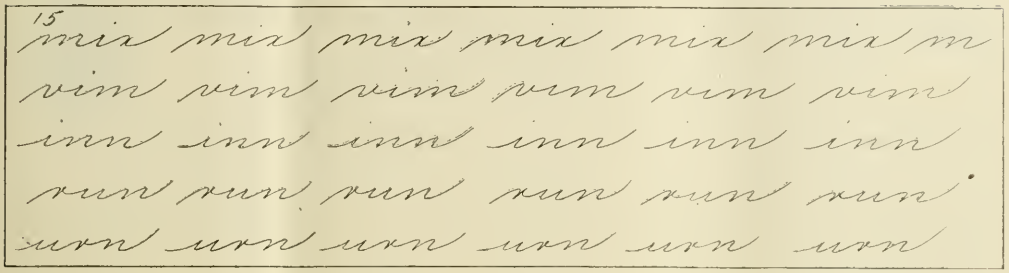
Finish on "v" and "r" is the same as on "w." Crossing stroke in second style of "x" should be made upward.



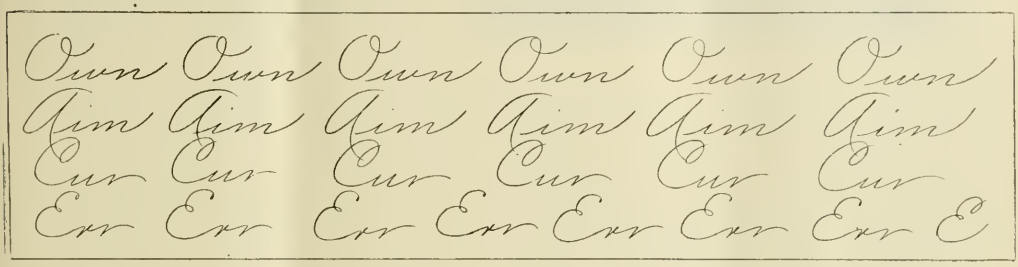
Start "D" the same as "O" and finish it the same as "O."



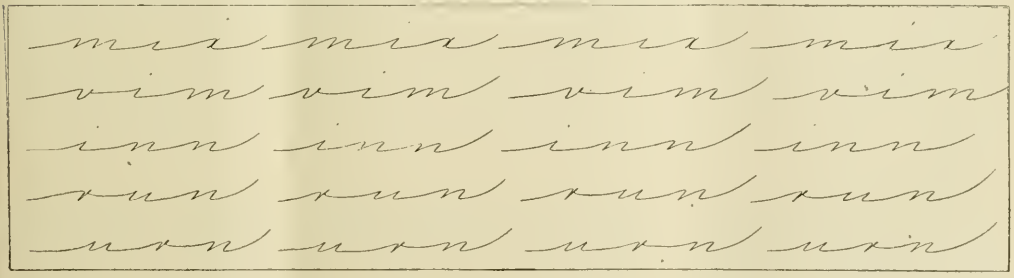
Here is where you can make some improvement. See how well you can write these easy words. Watch ending strokes.



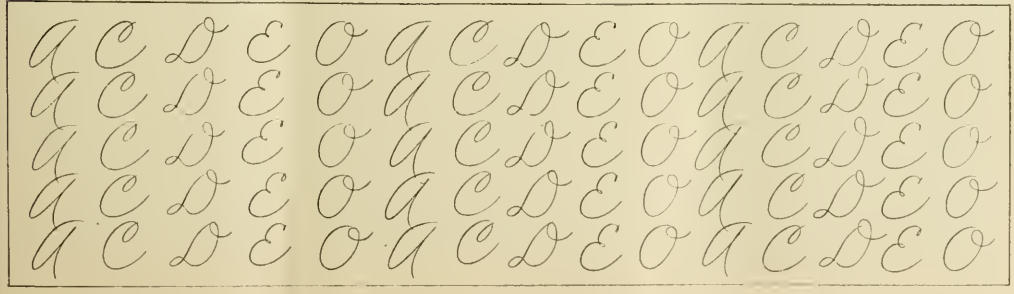
A review of all of the capitals you have had. You will do well to spend a good bit of time on this plate. Use arm movement.



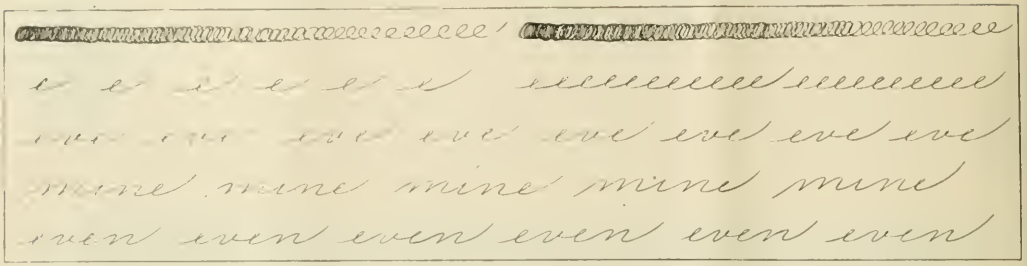
See how much freedom you can get from left to right. Write two words without shifting the arm.



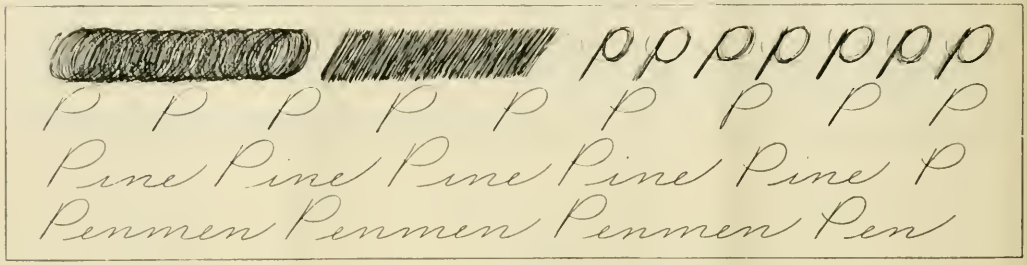
More review. Make these capitals freely, easily and carefully.



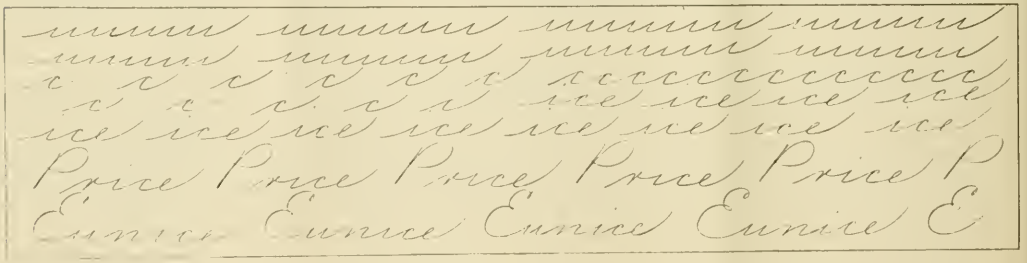
See how gradually you can increase the spacing between the down strokes of the small ovals. Study the shape of the down stroke of "e."



Make the exercises, as well as the letter, freely and rapidly. Do not raise pen in making the "P."



Down stroke of "c" is similar to the down stroke in "e." See to it that the small hook is very prominent. Review "P" and "E" carefully.



Kentuck, continued from page 9.

never could get one of those dinged trial balances, and I raised money enough to build a church at B——, my nearest town of any size, and I've helped build six more in the county. Not very expensive they ain't, $500 to $2,000, and I have sometimes to preach eight or ten sermons a week besides marrying and burying, and I've got some kind of a school with every church, where we teach the girls to sew and cook and fix things up and when the churches and schools get in, the stills and saloons and feuds go, that's sure. Why I went straight to old man Hillyer and told him it was time the Hillyers and the Fowlers got some sense and stopped plugging each other. He was mad at first and thought I was skeered, but he got over that idea after he saw what I was doin' and he is one of my best helpers. I haven't any money to speak of but then I don't need any, my two girls are well educated and they and my wife work as hard as I do in the mission schools and when one feels he's doin' some good he just naturally enjoys himself." And Kentuck never said a truer thing than that.

He had gone to Memphis the year before and there had met Moody, the great evangelist, who had heard him tell the story of his mountain mission work and recognizing his power had induced him to join his band of workers and for the past three or four years he had been giving a month or more each year to work in the large cities, where, as he said, he got inspiration to go back to his own work in the mountain field. "Kentuck" and I parted with mutual good wishes and the hope of meeting again, but we never did.

The next year "Yellow Jack" started out from the stews and stenches of New Orleans. He laid his ghastly saffron hand on all the Gulf States to Florida and up the river stealing through the mists and stenches to Memphis, which was almost depopulated of its wealth till the frost came. A few gallant souls, doctors and priests and sisters of charity, fought desperately to save the lives of those who couldn't get away and among these was "Kentuck". He had come down there to nurse a friend, and when the friend died he stayed and gave his life to save the lives of others. His name is held in loving memory in his mission country and wherever he was known.

He didn't look very promising material, floundering through his books at Eastman's. But *you never can tell.*

Lesson No. 7 in Business Writing

S. E. LESLIE,
PENMAN, ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

Subscribers' writing criticised free. Send Specimens to Mr. Leslie at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

Movement practice for sentence writing

COPY 108. Here is some valuable wide spacing for gaining control of the hand and developing a free, easy movement. Write across the blue lines, placing the letters exactly on the lines, as indicated in the copy.

million million
haunch haunch hw
knuckle knuckle
tuition tuition
gaining gaining

COPY 109. In this copy you may have trouble in spacing the loop letters widely, but I know of no copy so valuable as these wide spacing exercises. Practice them carefully and with a relaxed movement. The hand should glide very easily across the page.

Many young men learning to write.
You may send me C. O. D. seven gross.
Do not forget position and movement.
Criticise every letter in each word. C.

COPY 110. Your principal trouble in sentence writing will probably be the spacing between the letters and words. Keep your writing the same size as the copy, and write at the rate of from fifteen to twenty words per minute.

Penmen are never born, but self-made.
Every one admires beautiful writing.
Be strictly temperate in your habits. B.
Time surely conquers all things. Time

COPY 111. You may become discouraged before you are through with this sentence work, and you may slight the sentences and practice easy words, but you must remember that if you are going to become a good writer you must work on the difficult copies more diligently than the easy ones.

Friends are better than enemies but better have enemies than make friends with some people.

COPY 112. Here you have a taste of page writing. Arrange the work as neatly as possible and have it occupy about the same space as the lines in the copy.

You should be able to write a strong legible hand, but a subject of perhaps equal importance is Spelling. No matter how well you write, poor spelling may cause you the loss of a position

COPY 113. Every month I receive specimens of work where words have been misspelled. Sometimes there are several words misspelled on one page. Poor spelling is even less excusable than poor writing, and you ought to give this subject very careful attention, because poor spelling always makes a bad impression on a prospective employer. I wonder now if some one will send me a copy of this paragraph with misspelled words in it.

S. G. Kinney, M. V. Gaines, C. T. Brown,
J. H. Minick, C. B. Adkins, W. B. Hamill,
E. W. Bloser, S. C. Williams, F. E. Perkins,
W. C. Dennis, G. A. Rockwood, S. E. Leslie.

COPY 114. You will undoubtedly find signature writing quite difficult. Some of the combinations here may give you trouble, but signature writing is very important and you should give this copy your very best efforts, and after you have practiced these combinations thoroughly select others even more difficult, and try to join them in the simplest manner possible. In writing your own signature it would be better to practice the capitals separately for some time, then attempt to join them in several different ways. Select the style that you like best, and practice it with a view to using it always as your signature. Always write your name legibly, and don't imagine that an illegible signature is an indication of influence because some prominent men are careless in writing their names. Illegible signatures cause a great deal of annoyance and are usually a sign of carelessness.

"Who misses or who wins the prize,
Go lose or conquer as you can;
But if you fail, or if you rise,
Be each, pray God, a gentleman".

COPY 115. This verse should be written smaller than ordinary business writing. Have a fairly wide margin on each side. Begin the lines in the same manner as in the copy. I hope to receive some very nice work on this verse.

Supplementary Penmanship Practice

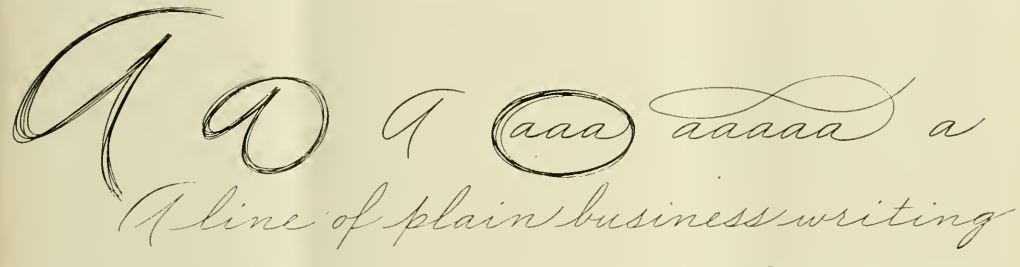
FRED BERKMAN,

Penman Blair Business College, Spokane, Wn.

INTRODUCTION.

The copies given herewith are intended for students who have had considerable practice in ARM MOVEMENT WRITING, for teachers of writing (whether giving individual copies or blackboard work), and all who believe in and practice this style of writing. All copies were written freely, and the instructions accompanying will be "to the point"—as plain and simple as possible.

N. B.—The numbers, 1 to 6, correspond to Copies from left to right.

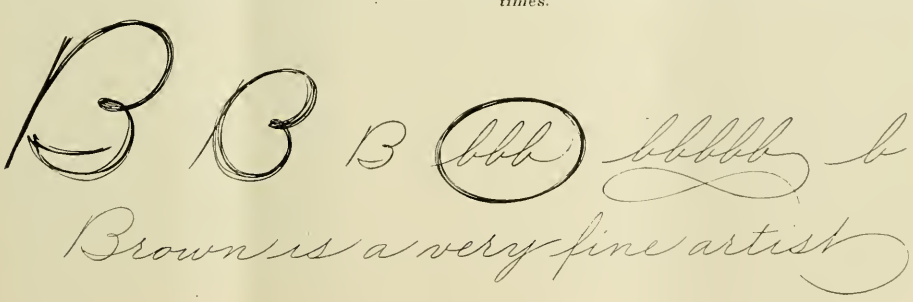


A

1. Note the beginning and ending strokes carefully.
2. Make exercise by the count of ten. Count for "down strokes" only.
3. Use same movement as in exercises. Write 60 to 70 A's a minute.
4. Slight finger action is permissable in first part of letter "a."
5. Don't give up until you can make at least five good letters in a group.
6. File your first specimen for future comparison. Best work always.

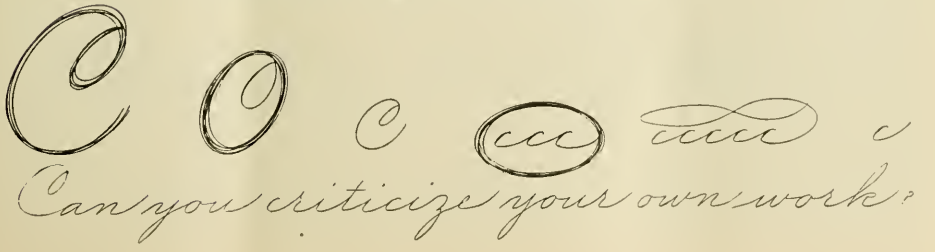
B

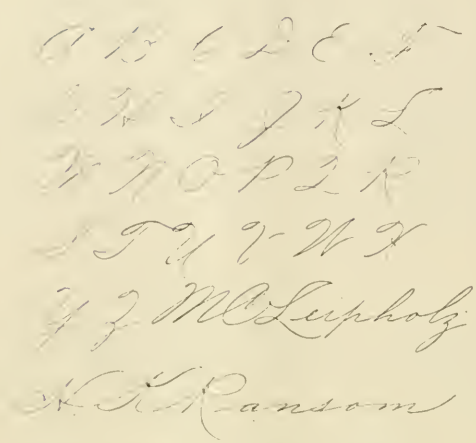
1. Study form of letter carefully. Measure width and heightoccasionally.
2. First, make the down stroke straight, then finish with the exercise.
3. This is one of the most difficult letters for many. You make it easily.
4. When you can make letters as easily as exercises you have Arm Movement.
5. You will enjoy the "swings" below letters when mastered. Try it.
6. Note crossing—one-third the height of letter. You'll miss it—*sometimes.*



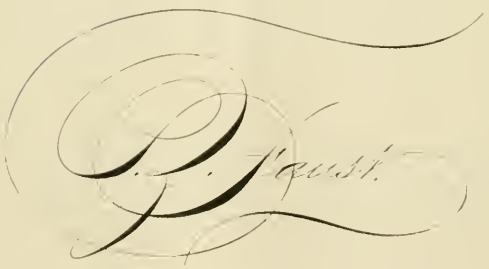
C

1. Why not pencil (draw) letters once in a while? Excellent way to study form.
2. Let the first loop slant the same as the complete exercise.
3. Curve the first part of letter as much as the second. Sixty or more a minute.
4. Styles change in writing as in other things. Make down stroke straight.
5. See how gracefully you can make the curlycue above letters. Fine practice.
6. Avoid making the letter higher than the other small letters

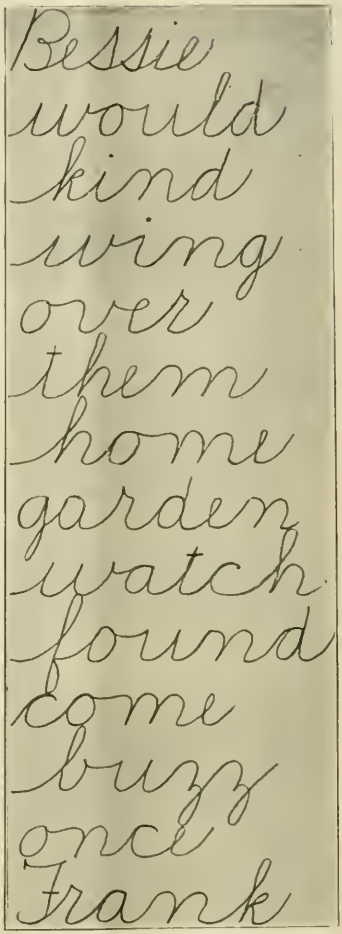




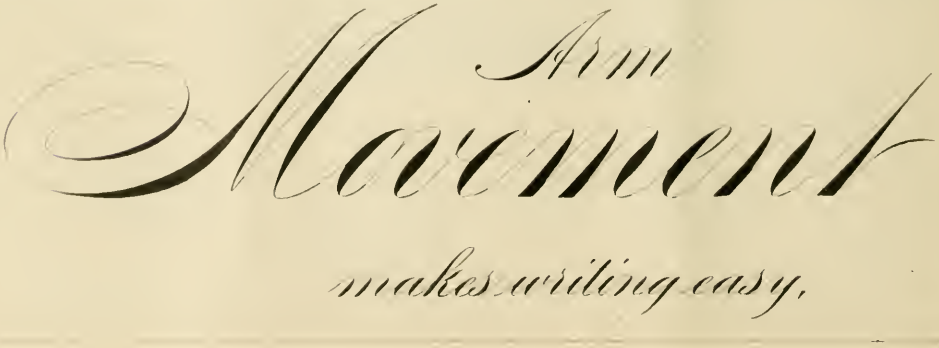
By M. C. Leipholz, pupil, Ferris Institute, Big Rapids, Mich.



By the Editor.



First grade writing reduced nearly one-half in engraving; 73 pupils in the room; all very good; arm movement; Miss Love, teacher; B. F. Watson, supervisor of writing; Sharon, Pa. This beats finger movement from every point of view.

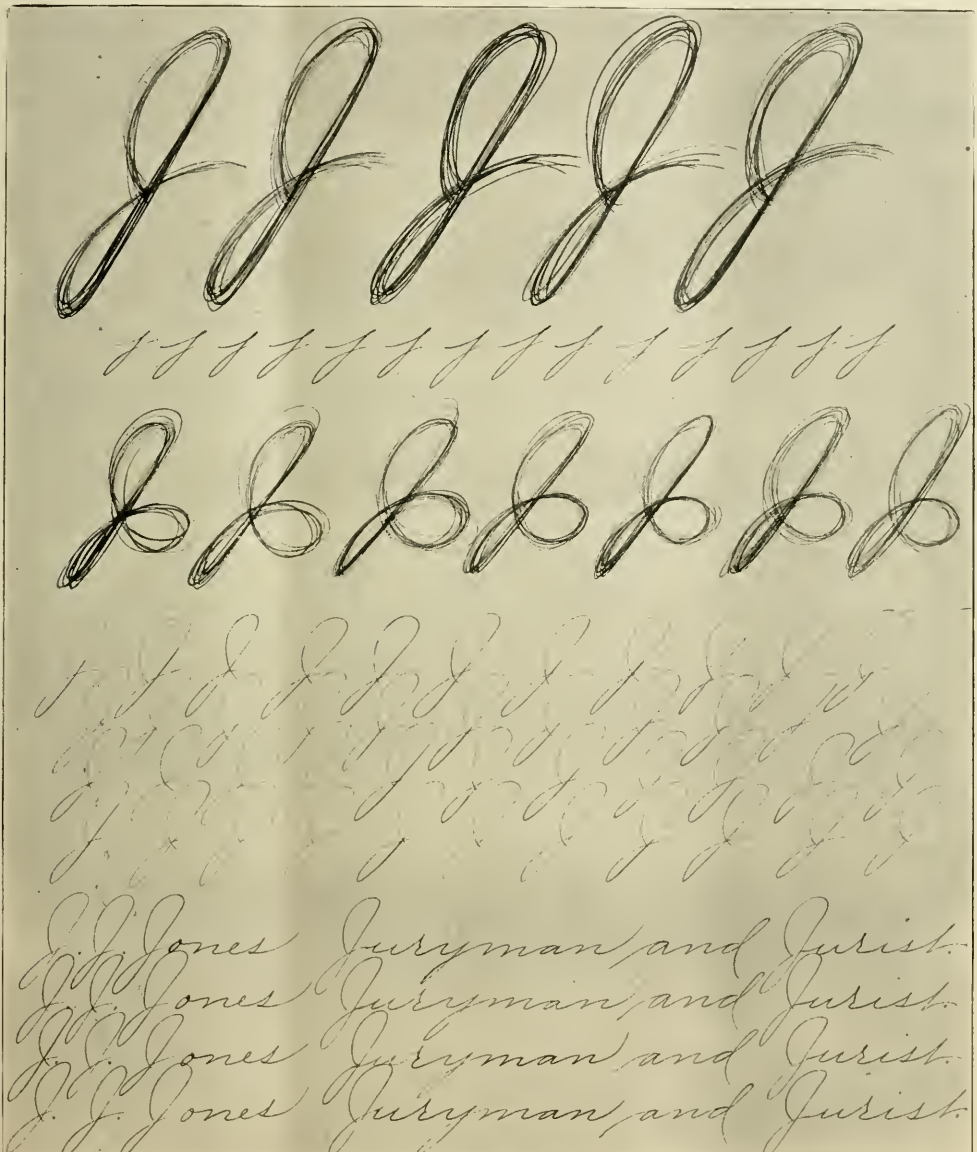


"What Others Have Done You Can Do Also."

STUDENTS WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.



By Mr. F. L. Rounds, pupil of Mr. Berkman in the Blair Business College, Spokane, Wn., showing practical results of the method he is now presenting elsewhere in these columns.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

SOME UNEDUCATIONAL ITS.

It is uneducational to teach script drawing under the guise of writing. Because such writing cannot be retained when thinking of other things or when one is required to write freely.

It is uneducational to teach writing in the eight grades and to then encourage it to go to pieces in the high school by accepting carelessly written work from pupils.

It is uneducational to teach slow writing during the writing period and to then dictate spelling or other lessons so rapidly as to make it impossible to do even fair work.

It is uneducational to allow the lesson of one period or branch to undo that of another. Such, however, is the result when each period is so crowded and shortened as to cause teacher and pupils to be anxious about completing the work in the prescribed time. "Haste makes waste" is as true of writing as of other things.

It is uneducational to drive horses "off of their feet" and thereby unfit and discourage them for serious and efficient trotting. The same holds true with the writing of children, only horsemen seem to be more conscious of the evil consequences than many teachers seem to be.

It is uneducational to exact the pupil's best during the writing period, and to accept his worst during all other periods. When "rapid calculation" gets beyond *correct* calculation it is not right. And when writing gets to be so fast it becomes illegible and careless, it, too, is not right.

There is but one logical course to pursue which is to teach good writing, make good writing possible by dictating spelling and other lessons in moderation, and exact good writing at *all* times the pupil's best, circumstances duly considered.

IMPROVEMENT.

Vertical came in part as a protest to fine lines and fancy forms in writing. Pens had been too fine, loops too long, and forms too fanciful for business purposes. Vertical being the opposite of these conditions, won the day, only to lose it because it, too, was an extreme.

But the need of simpler forms consistent with freedom continued to be felt, and as a consequence there is a general improvement in the script letter forms of the present day.

The Business Educator (then known as the Zanerian Exponent) was the first to advocate simpler forms and to publish a series of lessons of a reformative nature which aroused much thought and discussion at the time.

Many who derided the idea of plainer capitals, shorter loops and more rounding turns have since found it necessary to openly espouse the cause, even though a decade behind the published records in The Business Educator.

Nor are we hearing quite so many rash statements about speed in writing. Thirty words a minute, five letters to the word, is something few can attain without sacrificing everything save mere legibility. Good writing is a matter of fifteen or twenty rather than of thirty or more words a minute.

Few, honest, thirty-word-a-minute men care to see their product in print. And it's strange, too, how few expert penmen care to demonstrate their speed qualities at conventions, except by "word of mouth." Wouldn't Kentucky, the home of fleet-footed horses, and Louisville, the center of celebrities of beauty, be a good place for penmen to demonstrate the swiftness of their pen steeds? Why not?

The Business Educator proposes, therefore, to continue to go on its way unassumingly publishing from month to month the best in penmanship; improving a little from time to time, letting others follow in the wake of progress amid much tooting of horns.

Better methods of instruction, as well as simpler forms, are much needed and to that task we shall continue to occasionally dedicate our efforts. And when you discover a good thing, pedagogical and practical, pass it along in these columns.

NOW FOR A CLUBBING.

This is about the best time of the year for increasing interest in penmanship and it is the best time to push for a big club of subscriptions for the B. E. Then each month thereafter the B. E. will come well laden to your classes with inspiration and enthusiasm which will greatly aid you in the good work of results. So help us by way of subscriptions and we in turn will help you to maintain interest throughout the year in writing.

Thanks for patronage past and prospective. Now for a better journal on our part and a bigger subscription list on your part, both of which will mean better writing in general.

THE B. E. CERTIFICATE.

If you have never received a sample B. E. Certificate for students in Business Writing, say so and we will gladly send one for your school room. The illuminated, illustrated seal is alone worth seeing, not to mention the lettering and script thereon. It stimulates interest in writing and decorates the school room at the same time.

PARTIAL CONTENTS

For the Professional Edition of the Business Educator for October, 1909.

English, S. Rowland Hall, International Correspondence Schools, Scranton, Pa.

Accountancy, C. C. Jones, Teacher, Accountant and Auditor, Dunkirk, N. Y.

Arithmetic, G. H. Van Tuyl, New York City, N. Y.

Advertising, J. W. D. Grant, Advertising Specialist and Author, Rutherford, N. J.

Typewriting, Miss Clara M. Johnson, Muskegon, Mich., Commercial College.

Law, Laura C. Niswander, Central Normal College, Danville, Ind.

Federation Announcements.

Association Reports.

News Notes and Notices.

Interesting News Items.

Catalogs and Circulars.

School and Professional.

Etc., Etc.

EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

THE COMBINED COURSE.

The average school seems to be encouraging the average pupil to pursue both bookkeeping and shorthand courses without endeavoring to discover whether it is best for the pupil. Once upon a time the writer was "induced" to take the "combined" course only to discover in due time that he did so to accommodate the financial longings of the proprietor, rather than his own needs. As a consequence, part of that schooling is now only a memory, and a sense of a wasted memory at that. And are there not thousands of such throughout the land?

The thought often arises, "would it not be better for all for a pupil to *master either* bookkeeping *or* shorthand than to half complete both? Yet the latter is what a majority are doing. Is it best? Is it right?

Oh yes, we know the reasons and the arguments for selling the "combined" scholarship. *Educationally*, it is a good thing to educate broadly, but not too thinly. Practically, the world demands young people qualified in shorthand and accounts—but not as a rule. Most offices are large enough to employ a number well qualified in one or the other. And we readily concede that shorthand causes pupils to polish their English and that bookkeeping encourages accuracy in figures, but a pupil not above the average in language has no business following shorthand, and one not fairly fond of figures has no moral right to become an accountant. It simply does not pay to work against nature.

In the commercial high school course of four years it is somewhat different, in fact considerably different, but we are now mindful of the private school in which but from five to six months are given to each course. Thoroughness in both is out of the question. And if there is one thing more than another that is operating against the business school it is the impression the public is receiving that graduates of our commercial schools are not thorough. Too much of the training is superficial, elemental and spread over too much ground in too short a time.

Commercial High Schools are setting a standard and pace that means death to the average business school if it does not soon bestir itself into a zeal for more thorough work.

Our school proprietors will do well to consider the pupil's largest welfare before advising indiscriminately the combined course. A year spent in either bookkeeping or shorthand, and the fundamental auxiliary branches, will, as a rule, prove more profitable than a year spent in both.

Let us not forget that this is the age of specialism—not narrow specialism; but a specialism that means to "Know everything of something and something of everything". In other words, know one thing *thoroughly* and then be intelligently familiar with the things of this world in general.

Accountancy is a profession in itself; so is first class stenographic work. Better be a master of one or the other than a half-baked pretender of both.

ALL READY FOR THE MISSOURI VALLEY.

The Missouri Valley Commercial Teachers' Association will hold its annual meeting at St. Joseph, Mo., November 25-26 and 27th. A meeting of the Western Commercial School Managers' Association will be held at the same time.

While ours is the youngest association of the kind in the West our enrollment is larger than that of any similar body and reports from the field indicate a flattering increase at the coming meeting.

The committees have almost completed a program containing some new and original features, upon which will appear some of the leading teachers in the West. At least two of the most prominent men in their line in the world, have promised to be present and address the meeting. Ample arrangements are being made for the entertainment of the teachers. The new Robidoux hotel, the finest ever used by any association as headquarters, has ample room for all who wish to make reservations in advance.

The meeting will be one that no teacher in the middle West can afford to miss.

We hope to print our program in detail in the November number of THE BUSINESS EDUCATOR.

A very handsome program is being printed, but we have difficulty in securing a complete mailing list. Send a postal for a copy.

THE RHODE ISLAND COMMERCIAL TEACHERS' CLUB

Held a reunion June 20 and after paying attention to a Rhode Island clambake, elected the following officers:

President, T. B. Stowell; First Vice President, A. T. Swift; Second Vice President, H. L. Jacobs; Secretary, W. H. Kinyon; Treasurer, Charles Montgomery; Executive Committee E. E. Childs, A. T. Barks, T. L. Hayward.

Plans for addresses by business men at informal dinners were made. The cooperation of private and public school teachers, which made the Providence Convention so useful, is still in evidence.

SCHOOL AND PROFESSIONAL

Mr. J. A. Buell, penman in the Minneapolis, Minn., Business College, says they are now pleasanly located in their new rooms, and that they recently added a Printograph, Phonograph, Filing case and an up-to-date Copying press to their shorthand department.

C. A. Siegtried,, formerly with the Practical Business College, Oskaloosa, Ia., is now principal of the Commercial Department of Oskaloosa College of the same city.

A. A. Erblang, formerly commercial teacher in the Quincy, Ill., High School, has received the appointment of principal of the department of commerce in the Academy of Idaho, located at Pocatello. We believe this is a case in which congratulations are due to both the school and the teacher.

C. L. Krantz, of the Augustana Business College, Rock Island, Ill., writes that their attendance is now much larger than it was last year at this time. We are receiving quite a number of similar reports, and if they continue to come we will soon be forced to believe that the long delayed prosperity has really returned.

Mr. F. B. Bellis, president of the Englewood Business College, Chicago, Ill., reports a registration of 350 students day and night between July 6th and September 14th.

Mr. W. E. McClelland, principal of the commercial department of the Norton, Kans., Co., High School, reports an unusually thriving department, having more pupils registered in his classes than in all of the other departments of the school. His penmanship class alone numbers 110. This indicates that the people of Norton County know a good thing when they have it in the form of an up-to-date commercial department and in the person of Mr. McClelland. We think highly of him and so would you if you knew him as well as we do.

On August 25th, the Metropolitan and Ohio Business Colleges at Cleveland, O., E. E. Admire, Principal, held their joint commencement exercises in Gray's Armory, which was filled to overflowing by the students and friends, the graduates numbering over 400. Inspiring addresses were delivered by Hon. John J. Sullivan, who acted as chairman, and Dr. James Hedley, following which there were contests in touch typewriting and rapid calculation, which held the audience with intense interest until the last.

ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

AUXILIARY LEDGERS.

Until recent years, all of the accounts were kept in one ledger but with the increased volume of business, it became necessary to divide the work and to have more than one bookkeeper. When we go into large establishments, we find scores of bookkeepers, each having his particular line of work laid out, keeping his own set of self-balancing books from which he makes reports at stated times, to the head book keeper who enters these summaries in the general books and posts to the General Ledger. Here a complete statement of the business may be easily made without having all of the details of the old system.

Thus we find customers' sales accounts looked after in one department where there may be one or more book keepers; Creditors' accounts in another, department, etc. As the division of labor idea has progressed in other lines, so it has in our profession. Where accounts are kept with many customers, the city sales may be handled by one department, those in the state by another, while other states and foreign countries are looked after by as many other departments as are necessary to properly attend to the volume of business. Instead of geographical, the divisions may be alphabetical, as: Sales Department A-M, N-Z, etc. When many divisions are necessary, it will be readily seen that some system must be devised to keep a check on these various departments and the use of the Self Balancing Ledgers is very convenient.

THE SALES LEDGER.

In the sales Ledger are found the accounts with persons to whom goods have been sold. Postings are made from the Sales Book and Cash Book in the same manner as to the accounts in a simple ledger, but with the addition of a representative account in the General Ledger showing the totals. This account is some times called a Controlling Account. The balance of the controlling account must always equal the sum of the balances of the individual personal accounts in Sales Ledger, and an abstract of these accounts will prove the correctness of the controlling account and the Sales Ledger.

Various names are given this representative account, such as Sales Ledger, Accounts Receivable, Customers', Sales Ledger Controlling, etc. When the self-balancing form is used, the last named is probably the best.

THE PURCHASE LEDGER.

In this ledger will be the accounts with persons of whom goods are purchased on credit. Postings are made from the Purchase Book and Cash Book. What has been stated of the Sales Ledger holds good for this also. Other names: Accounts Payable, Creditors, Purchase Ledger Controlling, etc.

SELF BALANCING LEGDERS.

This term applies to the Sales and Purchase ledgers in which Controlling accounts are kept with the General Ledger which are the reverse of the controlling account in the General Ledger.

AUXILIARY LEDGERS IN A SMALL BUSINESS.

While it will be plain that these ledgers are of vast advantage in a large business having many customers, distributed over extensive territory, where its great volume necessitates employing several book keepers, the value to a small concern may not be so apparent. But, consider the comparative ease and speed with which a trial balance may be taken from the General Ledger and a statement made, without taking off any of the personal accounts. In any set of books, the personal accounts constitute a large proportion of all and with this method, two controlling accounts represent and must equal the total of all of the debtors and creditors.

In order to find the amount due or owing on personal accounts, it is necessary to refer only to the controlling accounts in the General Ledger, without any reference whatever to the auxiliary ledgers and the great number of balances.

THE GENERAL AND PRIVATE LEDGERS.

Usually there is only one General Ledger, in which are entered all of the Capital, Investment, Nominal, Controlling and personal accounts which are not sales or purchase accounts.

However, in some businesses, a Private Ledger is also kept by the head bookkeeper, or possibly by an official, in which are entered only the Capital, Investment, Nominal, Officials, Salaries, Controlling accounts with the General Ledger, and other accounts which it is desired to keep from the knowledge of the employes. In this way, only those vitally interested have knowledge of the inner workings of the business, and the bookkeepers can get little information of any value to an outsider. "Human nature is the same the world over" and competition would like to know business secrets which untrustworthy clerks are willing to give for a consideration.

The following forms will illustrate good usage. Some details have been omitted, but sufficient are given to make clear the important points.

Sales Led'g. Cont'g Acct. Dr. $1175.

Merchandise Sales, Cr. $1175

In posting from the Sales Book Smith and Brown are debited with their respective amounts in their accounts and General Ledger Controlling is credited with the total footing in the Sales Ledger.

The entry to be posted to the General Ledger may be made in the Journal. Note that the only difference from the old style is the following debit and credit:

Sales Ledger Controlling Account Dr. (Gen'l Ledger.)

General Ledger Controlling Account Cr. (Sales Ledger.)

In posting from the Purchase Book, Black and Brown are credited with their respective amounts in their accounts and General Ledger Controlling debited with the total footing in the Purchase Ledger.

The additional postings being as follows:

General Ledger Controlling Account Dr. (Purchase Ledger.)

Purchase Ledger Controlling Account Cr. (General Ledger.)

The personal accounts are posted from the sales Ledger column to the credit of the proper accounts in the Sales Ledger and the total to the debit of the general Ledger Controlling Account in the Sales Ledger and to the credit of the Sales Ledger Controlling Account in the General Ledger.

From the Purchase Ledger column to the debit of the proper personal accounts in the Purchase Ledger, the total to the credit of the General Ledger Account in the Purchase Ledger and to the debit of the Purchase Ledger Account in the General Ledger.

Note the method of handling Trade Discounts in this form. This is vastly superior to the old idea and the net cash can be found quickly by footing only the general column.

Space will not permit showing the ledger accounts, but if you will post the entries from the various books to the proper ledgers, you will find that the trial balances will be as follows: (footings and balances are both given to make illustration clear.)

Note that the Controlling Account balances are on opposite sides in the respective ledgers, i. e.: Purchase Ledger Account is a credit balance in the General Ledger and General Ledger Account is a debit balance in the Purchase Ledger.

Form I. Sales Book

		S. L. F.		
Aug.	1		J. B. Smith, Dunkirk, N. Y., 2-5 n-30 100 bbls. Daisy Flour @ $6.00	600
	2		P. R. Brown, Buffalo, N. Y., 2-5 n-30 100 bbls. XX Flour @ $5.75	575
	31		Cr. Gen'l Led'g Cont'g Acc't (S. L.)	1175
			Entry to be posted to General Ledger	

Form II. Purchase Book.

		P. L. F.		
Aug.	1		A. B. Black, Rochester, N. Y., 2-10 n-30	2000
	2		T. C. Brown, New York, 3-10 n-60	3000
	31		Dr. Gen'l Led'g Cont'g Acct. (P. L.)	5000
			Entry to be posted to General Ledger	
			Merchandise Purchases Dr. $5000	
			Purchase Ledger Controlling Acct. Cr.	5000

Form III. Cash Book. Debit Side.

		L. F.	Sales	L'dg.	Trade	Dis.	Gen'l
Aug.	1		Capital invested				10000 00
	6		J. B. Smith Bill of 1st	600 00	12 00		588 00
	31		Dr. G. L. Con. A-c (S. L.)	600 00			
			Cr. S. L. Con. A-c (G. L.)				
			Dr. Trade Disc't (G. L.)		12 00		
			Total Cash Receipts				10588 00

Cash Book. Credit Side.

		L. F.	Prc'h	L'dg	Trade	Dis.	Gen'l
Aug.	10		A. B. Black, Env. of 1st	2000 00	40 00		1960 00
	31		Dr. P. L. Con. A-c (G. L.)	2000 00			
			Cr. G. L. Con. A-c (P. L.)				
			Cr. Trade Disc't (G. L.)		40 00		
			Total Cash Disbursements				1960 00
			Balance on hand				8628 00
							10588 00

Form IV. Trial Balances.

GENERAL LEDGER	FOOTINGS DR.	FOOTINGS CR.	BALANCE DR.	BALANCE CR.
Capital		10000		1000
Mdse. Purchases	5000		5000	
" Sales		1175		1175
Trade Discount	12	40	12	40
Purchase L Controlling	2000	5000		3000
Sales " "	1175	600	575	
Cash	10588	1960	8628	
	18775	18775	14215	14215
SALES LEDGER				
Gen. L. Controlling	600	1175		575
J. B. Smith	600	600		
P. R. Brown	575		575	
	1775	1775	575	575
PURCHASE LEDGER				
Gen'l L Controlling	5000	2000	3000	
A. B. Black	2000	2000		
T. C. Brown		3000		3000
	7000	7000	3000	3000

NEWS NOTES AND NOTICES

The Ohio Northern University, at Ada, Ohio loses Walter E. Crim as commercial teacher to the Parkersburg, W. Va., High School.

A new commercial department has been established in the Lewistown, Mont., High School, and Mr. Mickelson is to be the first commercial teacher.

J. D. Cully, a Zanerian student, will teach commercial subjects in the Norwich, Conn., Commercial School this year.

The Hiawatha, Kan., Baptist Academy has elected W. H. Davis as commercial teacher.

W. J. Slifer, of the McPherson, Kan., College, is a new teacher in the Spalding Commercial College, Kansas City.

Mrs. Josephine C. Daley, of Lowell, Mass., has been added to the staff of the Drake Business College, Jersey City, N. J.

A new commercial department has been established in the Natchez, Miss., High School, and H. D. Eades, of Gallipolis, Ohio, will be the first commercial teacher.

Miss Bertha Barnett is a new shorthand teacher in the Globe Business College, St. Paul Minn.

Miss Sadie S. Thompson, of the Cleary Business College, Ypsilanti, Mich., follows Miss Gertrude Hunnicutt as shorthand teacher in the Lansing, Mich., Business University, Miss Hunnicutt going to the Blair Business College, Spokane, Wash.

C. P. Garten, of Mt. Vernon, N. Y., is a new teacher in the Capital Commercial School, Albany, N. Y.

Miss Helen Albro, of Springville, N. Y., will teach commercial subjects next year in the Hunt Memorial School, Freeville, N. Y.

Atlee L. Percy, who last year was a commercial teacher in the Technical High School of Springfield, Mass., returns to the Spencerian Commercial School, Cleveland, Ohio. He is followed by Mr. W. W. Macalpine, Toronto, Ont.

Erastas Adams, Cherokee, Okla., has joined the staff of Brown's Business College, Kansas City, Mo.

Houston, Tex., is fortunate in obtaining as supervisor of penmanship Miss Stella Henderson, a graduate of the Cedar Rapids, Iowa, Business College.

Miss Fern Frayer, of Greenwich, Ohio, will be secretary to President King, of Elizabeth College, Charlotte, N. C., and will teach the commercial branches in that school.

Miss Bertha Burnham, a graduate of the commercial department of the Massachusetts State Normal School at Salem, is a recent addition to the staff of the Technical High School, Springfield, Mass.

J. R. Patterson, a recent Zanerian student, goes to the College of Commerce, Kenosha, Wis.

Miss Clara Wolfe, of the Miller School, New York City, is in charge of the shorthand work in the College of Commerce, Sharon, Pa.

C. C. Boden is the new principal of the shorthand department in the Wilmington, Del., Business School.

E. J. Hoke, Lewistown, Pa., follows H. L. Williams in the Newark, N. J., Business College.

Miss Luella Brand, of Seymour, Ind., is a new teacher in the New Albany, Ind., Business College.

O. F. Sarsfield is opening a new school in Atlantic, Iowa. It is known as the Botna Valley Business College.

Charles Benson has gone from the Western Iowa College, Council Bluffs, to the Brownsberger Business College, Los Angeles, Calif.

METHODS IN

ARITHMETIC

G. H. VAN TUYL,

505 West 135th St., New York City, N. Y.

BANK DISCOUNT.

The step from simple interest to bank discount ought to be a very short and easy one. What ought to be and what is, are only too frequently, very different things. I like to introduce the subject of bank discount in this way: "Find the interest on $800 for 24 days at 6%." This done I direct my class to find the bank discount on $800 for 24 days at 6%. Very few, if any, will be able to do it. They have never learned that the two solutions are identical. I tell them and they are then able to find the bank discount on any sum for any given number of days and rate.

The first difficulty that most students find is the determining the term of discount. My method of clearing up this difficulty is to write a note on the blackboard, thus:

$1200.00

New York, N. Y., Sept. 1, 1907.

Three months after date I promise to pay to the order of J. B. Jordon Twelve hundred $\frac{00}{100}$ ————Dollars Value received.

Due Dec. 1, 1907.

H. M. Dowling.

The students are requested to find the due date, which is then inserted.

To bring out the facts I want my class to know, I ask such questions as these: "On what day must Mr. Dowling pay this note? Can Mr. Jordon require Mr. Dowling to pay him before Dec. 1, 1907? If Mr. Jordon holds the note how long must he wait for the $1,200? Is there any way Jordon can get his money on the note before Dec. 1? How? Will the bank pay Mr. Jordon the whole $1,200? How much of the $1,200 will the bank take? It depends on the time and the rate (but time is our object now). If Mr. Jordon takes this note to the bank Oct. 1, 1907, how much sooner will he get his money than he would if he waited for Mr. Dowling to pay him?" Students here will say "2 months," The exact time idea cannot be too strongly emphasized at this point, as it is the custom of bankers to reckon the discount for the exact number of days. This, then, will be the subject for considerable drill on such exercises as these: Find the term of discount on notes as follows:

Dated	Time	Discounted
July 10	2 months	Sept. 20
June 15	4 months	July 1
April 30	3 months	July 10
Feb. 14	2 "	Mar. 1
Dec. 1, '07	3 "	Jan. 30, '08
Aug. 15	90 days	Oct. 1
May 1	60 "	May 1
May 1	2 months	" 1
June 1	3 months	June 1

Having settled this point we proceed first with original problems which are written on the blackboard in the form of a note having a day of discount given. This is very easily done, for once having the forms written, new dates, times and amounts can be readily substituted.

Interest bearing notes present new difficulties which the teacher must guard against as well as overcome. I have observed three chief points of difficulty experienced by students in finding the proceeds of interest bearing notes.

1st. Students frequently find the interest only for the time from the date of the note to the date of discount.

2d. Having found the interest they neglect to add it to the face of the note before reckoning the bank discount.

3d. Having found the bank discount they deduct it from the face of the note rather than from the amount.

The first difficulty may be overcome by keeping in mind the fact that if the payee held the note till the day of maturity he would be entitled to interest for the *whole* time of the note. Consequently, the bank in collecting on the note at maturity will collect the face of the note plus the interest for the *whole* time of the note.

This first difficulty being now out of the way with the reasons given above properly understood by the student, the second will be easily disposed of, for the banker naturally will wish to get as large a discount as possible, and will therefore reckon the discount on the total value of the note. Hence the importance of adding the interest to the face of the note before finding the discount.

In the third case let the student imagine himself the payee of the note and ask him if he would be willing for the banker to give him the difference between the face of the note and the discount when he is entitled to the difference between the *amount* and the discount.

In finding the interest on a note the time is taken just as expressed in the note, that is, if the note reads "Four months after date etc." the interest would be computed for four months of 30 days each, while the discount is reckoned for the *exact number* of days between the day of discount and the day of maturity.

In those problems involving a collection charge, I always try to have my pupils understand that the collection charge is a small charge made by the bank for collecting on a note payable in another city. If a bank collects a note of a thousand dollars payable in Chicago, and charges 1-8% collection, that means that the bank takes 1-8 of a cent for each dollar collected. The amount due at maturity on this note being its face value or $1000, the bank wants 1-8 % of $1000 as a collection charge, and *not* 1-8% of the proceeds after the discount has been deducted.

Likewise in an interest bearing note the collection charge is computed on the whole amount due at maturity that is on the face of the note due plus the interest.

I have omitted the problems and solutions from this article deeming it of more importance to point out some of the difficulties, together with a way of overcoming them, with the hope that perhaps some one may be benefited thereby.

SCHOOL AND PROFESSIONAL

A quarter-century club received the last week in August from Tyler, Tex., Commercial College, Dudley Glass, penman, shows that the penmanship interest in that school is such as cannot be affected by high temperature.

The American Business College, Minneapolis, Minn., is erecting a school building of its own at the corner of Nicollet Ave. and Lake St. We wish it the success its enterprise merits.

Madison Business College is the name of a new school recently opened in Madison, Wis., by Messrs. W. H. Martindill and A. P. St. John, with A. D. Rose, as principal. This is a strong combination, and the people of Madison are to be congratulated on having such a school in their city.

The Englewood Business College, Chicago, Ill., is a new institution, manned with a number of men from other schools, with Mr. F. B. Bellis, of South Bend, as president.

From the Tribune Republican, Meadville Pa., we note that the public schools of that city have adopted a commercial course and accepted an offer made by the Meadville Commercial College to teach the pupils of the high school in that course, comprising bookkeeping, stenography and typewriting. This seems to us to be a good thing for all parties concerned.

W. R. Hamilton, of Toland's Business University, Mason City, Ia., reports that that institution opened on August 31st with a very encouraging enrollment. He states that indications are excellent for the best school year in the history of the institution.

D. M. Bryant, the well known penman of Tobin College, Ft. Dodge, Ia., reports that Tobin College opened on August 23rd with a good enrollment. He states that prospects are splendid for the year. Mr. Bryant is a wide-awake penman and teacher, and an enthusiastic supporter of The Business Educator.

TALKS ON ENGLISH

S. ROLAND HALL,

Principal of the School of Advertising, International Correspondence Schools,

SCRANTON, PA.

SOME EVERY-DAY OBSERVATIONS.

I am often impressed, in correcting practical composition work—letters, advertisements, etc., with the fact that comparatively few people among those supposed to understand punctuation can point off their written language so as to have it perfectly clear at the first reading and to have each part show its relation to the other parts. A surprisingly large number will connect, with a succession of commas, wholly different ideas that should be separated by semicolons or constructed into new sentences; and sometimes even the commas will be omitted. The other day a man who claimed to be doing much practical advertising work wrote me a sentence something like this: "I don't understand that method I am doing the work on an entirely different basis I wish you would tell me what you think." He apparently did not realize the advisability of pausing when he had reached the end of one idea and using a comma, semicolon, colon, period or dash, according to the departure of the thought or the abruptness of the break in connection.

Here is an illustration I saw sometime ago that seems to be good: "Think of your thought as a tree with several large divisions of the main trunk and many little branches shooting off. As you proceed in your writing, these departures from the main trunk must be pointed off so as to show their relation to the main trunk or that division of the main trunk from which they sprang."

The comma is apparently a simple point, but it is a difficult point to use correctly. It is said that the United States government lost many thousands of dollars by the misplacing of a comma by a clerk when he made the final copy of a tariff schedule. The object of the bill was to let in foreign "fruit-plants" free of duty, but the clerk made the passage read "foreign fruit, plants,"—which let in foreign fruits free.

Connecting words such as *for, because, and, but*, etc., often connect different ideas so closely that only a comma is needed, but remember that if the connecting word is omitted, the connection is likely to be broken more abruptly and a different punctuation mark required. Example: "Better not do that, for it would be confusing to the printer." The comma after *that* is a good point as the sentence stands, but if *for* were omitted, it would be better to put a semicolon after *that*.

I wonder how many readers of THE BUSINESS EDUCATOR have observed that printers will nearly always, when a period or a comma must be used adjoining a quotation mark, put the period or the comma inside the quotation whether or not it was a part of the original quotation. Even when the point is a part of the sentence as a whole and not originally in the quoted matter, the grammatical relation is not allowed to prevail because of the poor mechanical appearance with the comma and the period set outside the quotation. If, however, the question mark or the exclamation point comes at the end of a quotation the point is not placed inside the quotation marks unless it is a part of the original quotation. Examples: He called it "the world's schoolhouse," meaning that it taught people the world over. Don't you believe that we can fit you "just right"? Of course if the quoted matter in the latter example were a question the question mark would be placed inside the quotation.

Let's hope that very few of you stenographers ever make the error that I saw a stenographer make the other day on a dozen envelopes she was addressing in care of business managers of certain firms. She used the % mark to indicate "care of" and appeared much surprised when told that the sign stood for per cent, and nothing else. There's a % sign on many machines that may be used as an abbreviation for "care of" when it is necessary to abbreviate, but why not write "In care of" or "Care of" in full when there is plenty of room? Needless abbreviation is always in poor taste.

In criticising advertisements I am often impressed with the little merchandising judgment that some people show when trying to construct convincing written argument. A man some time ago, writing of an unusually high-grade coffee offered for sale at forty cents a pound, wrote "It is manufactured from the best materials." And this coffee was supposed to come from the maturest trees of the highest plateaus of the Mexican coffee lands. "Manufactured materials". It made me think of saw-dust right away! Another would-be writer wanted to advertise the fact that a certain cigar was the favorite of a prominent man who had just died. He did not see the most unpleasant association of death with a cigar, did not see that many people might wonder if the cigar had anything to do with the great man's death.

Try your hand sometime at condensing a paragraph of loosely written matter. I have been surprised at the few people who are able to cut out the superfluous matter in sentences like the following: "At an early hour this morning we decided to postpone the auction until some future date." "You do not have to hone this razor nor do you ever have to strop it." The first, second and fourth words and the last four words of the first example are useless; and "no honing, no stropping" expresses all the thoughts of the second sentence. It is not always necessary to condense in the telegraphic code style, but condensing is important when the composition is advertising matter planned to go into space costing a dollar or two a line.

An amusing story illustrating the extremes to which condensing may be carried is told of an editor who had to compress the final five hundred words of a novel into the space of a few lines. This was how the editor condensed it: "Arthur took a small brandy, then his hat, his departure; besides no notice of his pursurers; meantime a revolver from his pocket, and lastly his own life."

Here is a faulty construction I often see: "We sell as much, if not more than, they do." The thought should be expressed as; "we sell as much as, if not more than, they do"; or "we sell as much as they do, if not more."

Another common error is the use of *they* when the sentence has been started with a singular subject. Example: "Every man longs for power but *they* do not always *have* the energy to work for it." *He* and *has* should be substituted for *they* and *have* or the sentence should be begun "All men long," etc.

Just keep on striving to discover the north pole of perfection.

ADVERTISING

J. W. D. GRANT,

Rutherford, N. J., Box 96.

Buying Your Printing.

The other day I wanted 5000 twelve page advertising folders printed.

Did I send the copy to my regular printer, telling him to go ahead with it?

Not a bit of it!

I selected five good printing houses I had had dealings with and asked them to submit estimates on the job.

The same specifications were given to each firm.

When the figures came in I found the lowest $37.50 and the highest $82, with $43, $55 and $61.50 in between.

Only four weeks before I had had a booklet job printed for $125—highest bid $215—by the same printer who gave an estimate of $55 on the folder job.

Your printer may tell you, if you ask the reason for such a wide range of prices, "You can buy a cravat on Fifth Avenue for $5 00, or you can go to Siegel-Cooper's and get one for 25c."

But that's not the answer.

The truth is printers have no uniform method of determining costs. Each has a system of his own, guesswork taking the place of definite knowledge in some cases.

Large printing firms employ experienced estimators who figure costs accurately, but the solicitor who wants your business is often able to regulate the amount of profit that is added to the basic cost.

The equipment of a printing plant also makes a decided difference in costs.

The fact remains, whatever the reason, that from 15% to 50% can be saved on every large printing job by requiring estimates from several printers before giving out the work.

In looking over a score or more of catalogues issued by Commercial Schools throughout the country, I have found that many of them have been designed by printers.

Probably it is easier to turn copy over to the printer, saying "Ben, (for he's probably an old friend of the school and you call him by his 'front' name) turn me out a good catalogue, I'll leave the details to you, as you know more about those things than I do. I know you'll treat me right."

"Ben," is undoubtedly a good fellow. I wouldn't say a word against him for the world. But when you ask him to design your school catalogue you are making a mistake. He may be able to turn you out something "fine" but the chances are it WON'T BE GOOD ADVERTISING. Then, too, if you give him free rein and no competition you will pay about twice as much as you should for your catalogue.

Every printer THINKS he can design attractive folders, booklets and catalogues and give you attractive set ups. Usually he can from a typographical standpoint but he can't and don't from the standpoint of good advertising.

Advertising is the trade of driving facts home with a hammer. The printer's catalogue is just as likely to hammer home some of the conversation that slipped into your copy as he is to make your real arguments stick in the reader's mind.

If you are not familiar with up-to-date advertising methods and none of your teachers can help you out, consult some advertising man about your catalogue. Surely there is some young advertising man of your acquaintance who will advise you and who can save you enough on your printing to more than offset what he charges for his services.

You know better than anyone else what the strong talking points of your school are and you should see, no matter who writes your copy and designs your catalogue, that these points are brought out forcibly.

If possible, write the copy for your catalogue yourself, accepting advice and ideas from others, but depending upon your own personal effort for the final result.

Get ideas from other schools by writing for their catalogues. You will not wish to copy any of them, but you will obtain valuable suggestions.

The prospectus of one of the big correspondence schools would be a good model to follow as high grade advertising talent has probably gone into its make up.

Don't think you must get out the same style of catalogue that you have issued for the last ten years. Try something new and original and you will note an increase in your business.

INTERESTING NEWS ITEMS

J. M. Latham, of the Gem City Business College, Quincy, Ill., now has charge of the commercial department of the Port Arthur, Tex., Business College.

Mr. Bertrand Capps, a former graduate of the Gem City, and for some time principal of the Barnes Business College, St. Louis, is now connected with the Gem City Business College, Quincy, Ill., taking the place vacated by Mr. Latham.

The Gem City reports a better outlook for fall patronage than they have had for many a year.

W. J. Kennard, who for the past six years has been vice president of the Los Angeles, Calif., Business College, on Sept. 1st opened the Kennard Polytechnic Business College, 1020 S. Grand Ave., Los Angeles, Calif. Mr. Kennard is an experienced school man, having had charge of the Ventura, Calif., Business College previous to his engagement with the Los Angeles Business College. Mr. Kennard writes a very practical business hand and judging from the interest he takes in practical writing it is evident that he intends to maintain a very high penmanship standard in his institution.

L. A. Newton, of the Tri-State Business College, Cumberland, Md., has again taken up the work as supervisor of penmanship in Allegheny Co. Mr. C. A. Ehlers is now principal of the commercial department of the Tri-State School, and Miss Sadie I. Reed is handling the Shorthand and Typewriting work.

L. M. Kelchner, the skillful penman, who for a number of years has been connected with the Highland Park College, Des Moines, Ia., is now connected with the Wilson Business College, Seattle, Wash. We congratulate the Wilson School and the Pacific coast for having secured the services of such a modest, level headed, skillful penman as Mr. Kelchner. A better all-round penman is not to be found in our profession.

Lester Tjossem, of Gaza, Ia., is the new penman in the Highland Park College, Des Moines, Ia., succeeding Mr. L. M. Kelchner. Mr. Tjossem steps into a big man's shoes, but we shall be surprised if he does not succeed.

C. E. Hostetler, N. Manchester, Ind., College, is now teaching in Duff's College, Pittsburg, Pa. Mr. Hostetler is a fine young man and it is needless to add that he is in a fine school, for the name Duff is a synonym for something better than good in the commercial school world.

Albert T. Roll, a recent Zanerian student, and a successful teacher in the Public Schools of Indiana, has been engaged by the Warren, Pa., Business College.

J. R. Lamphear, with Bryant & Stratton, Buffalo, N. Y., during the past year, is the new head of the Business Department in Barnes' Business College, St. Louis.

Robert H. Pentz goes from Salt Lake City Business College, Hutchinson, Kansas, to Elliot's Business College, Burlington, Iowa.

Charles P. Garten, a state normal and business college graduate, and a successful teacher in public and private schools, will teach commercial branches in the Capital Commercial College, Albany, N. Y.

M. M. Tener, goes from Bliss Business College, Columbus, Ohio, to the head of the Business Department in the Littleford school, Cincinnati.

Gerald Leming, a graduate of Ohio Wesleyan University and Cincinnati Law School, will have charge of the commercial work in Ellsworth College, Iowa Falls, Ia, during the coming year.

H. G. Ellis goes from Campbell College, Holton, Kansas, to the head of the commercial work in the Beatrice, Nebr., High School.

J. O. Peterson, a skillful penman and accomplished teacher, will supervise penmanship in the Public Schools of Tacoma, Wash.

Miss Ellen M. Hassenger goes from Ishpeming Business College, Ishpeming, Mich., to the Head of the Shorthand Department in McMinnville College, McMinnville, Ore.

Mr. Chas. A. Bittighofer, who last year had charge of the commercial department of Mulcaster's Prep. & Business School, New York City, is again connected with the Drake Business College, Jersey City, N. J. Mr. Bittighofer is an old graduate of Drake's College, Jersey City.

TYPEWRITING

MISS CLARA M. JOHNSON,

Muskegon, Mich., Commercial College.

When, some time ago, I was asked to contribute a series of articles on "Up-to-date Methods of Teaching Typewriting", my first impulse was to decline, not through any lack of interest in the subject, but because, first of all paper writing is one of the things I thoroughly dislike to do, and second, because I feel that the fine detail part of the work, which is the keynote to success along typewriting lines, cannot be adequately explained on paper, but must be demonstrated in order to be thoroughly understood.

However, I shall endeavor to suggest a few points which have been of service to me and which may possibly be helpful to some fellow-teacher who is wrestling with like problems.

It would seem almost unnecessary to discuss the relative merits of "Sight" and "Touch" writing, and yet I could name some of the largest and most influential schools in the country who have absolutely no faith in Touch Typewriting. They argue that nine-tenths of the so-called touch writers are neither one thing nor the other, and while they concede that the touch writer can turn out more work than can the sight writer yet they contend that the work of the sight writer is very often much more accurate than that of the touch writer.

I have in mind one very large school in the East whose proprietor will not permit the teaching of touch writing in his school, because he says that almost every business man in the city with whom he has talked relative to the subject, criticised the accuracy of the majority of touch writers. Personally, I have heard the same criticism offered by business men, again and again, and as I have examined the work placed in my hands by various business houses in different cities, (thus representing the product of numerous business colleges) I have sometimes felt that the criticisms were not altogether unwarranted.

To those of us who are strong advocates of touch writing, these criticisms come as stinging rebukes and they strike a very tender spot, because most of us fully sense the splendid and almost unlimited possibilities of pure touch work, and we know that a good touch typist can turn out more high-grade work in an hour from manuscript or shorthand notes than can two sight writers.

If then our boys and girls go out into the business world unable to meet the demands, and the system is not at fault, wherein lies the difficulty? I am convinced that it can be traced to one of three sources—inefficiency on the part of instructors, lack of sufficient help in the typewriting department or inadequate equipment. Any one of the three is, in itself, sufficient to produce results which have and which will continue to call forth just such criticisms as the above.

I trust I may be pardoned if in this and future articles I speak plainly upon some of these points. I do not for one moment feel that I have a monopoly of all the good ideas along the line of Touch Typewriting, but if, in presenting some few things which experience has taught me, I am able to provoke friendly discussion through the columns of our magazine, I believe that the interchange of ideas cannot be otherwise than profitable.

Before entering into a discussion of methods, let us determine what "Touch Typewriting" really means, its primary object. I fear that we as teachers are prone to lay a great deal of stress upon the idea of not looking at the keys, without giving our students a comprehensive reason why we do it. If you don't believe this, ask your students sometime why the method they are studying is better than the old sight method. Most of them will probably answer that it is more speedy. Then ask them what makes its speed possibilities greater, and see how many of them will say anything about the ability to follow the manuscript closely.

Not long ago I had occasion to talk to the students of a large typewriting department in an excellent school. I took advantage of the opportunity to test my impressions along this line, as I had done in numerous other instances. The result was just what I anticipated—not one student, out of a class of three hundred and twenty-two had a clear idea of the real purpose of touch writing.

I am satisfied that if we would spend more time and effort in trying to impress upon the minds of our students the necessity of keeping the eyes on the manuscript, and less in teaching them to keep the eyes off the keyboard, we would come much nearer the mark.

And right here let me say that when using "visible writers" for schoolroom work, I insist upon platen shields, for, if the student is allowed to remove the eyes from the copy to glance at his work every few seconds, the real purpose of his touch writing is defeated just as surely as it is in glancing at the keyboard occasionally. Doesn't it require just as much time, and isn't the danger of returning to the wrong place in the copy just as great? Just watch a student operate a visible writer and note how many times the eyes travel to the platen roll. This question of shields I consider a very important one, and I shall take it up more in detail at another time.

I shall be glad to receive questions or ideas from any of our readers, and will present them, from time to time, so that all may be benefited thereby.

WORLD'S RECORDS IN SHORTHAND.

Until the recent Lake George Shorthand Contest no established record on "straight" matter composed of judges' charges, existed at speeds from 181 to 219 words per minute. Near the middle of this great blank a record has been established and all the records to date on this class of matter are as follows:

180 words per minute for five minutes, with errors averaging one per minute made by Sidney H. Godfrey. (Isaac Pitman), in 1908.

207 words, errors averaging 2 2-5 per minute, made by Williard B. Bottome, (Graham) in 1909.

220 words, errors averaging 5 3-5 per minute, made by Sidney H. Godfrey, (Isaac Pitman) in 1908.

225 words, errors averaging 9 per minute, made by Miss Nellie M. Wood, (Isaac Pitman) in 1907.

235 words, errors averaging 9 2-5 per minute, made by Clifford P. Gehman, (Graham) in 1907.

240 words, errors averaging 12 4-5 per minute, made by Miss Nellie M. Wood, (Isaac Pitman) in 1909.

Commercial Law

MRS. LAURA C. NISWANDER,

Central Normal College, Danville, Ind.

CONTRACTS

The law of contracts is of the utmost importance, not only to the student of the law who expects to enter the practise of the same but to each and every business man who desires to understand, at least in a general way, his rights and obligations.

Contracts constitute the sum and substance of all business transactions. You get upon the street car to ride to your place of business; you buy your newspaper at the news stand; you stop at the market and order some provision for your table; all these acts imply contracts and the rules applicable to them are as clearly defined as though they involved thousands of dollars. In fact the rules of law are the same no matter whether ten thousand dollars are involved or ten cents.

There are five distinct ways in which a contract may be considered. 1—As to Validity, 2—As to Solemnity, 3—As to Expression, 4—As to time of Performance, 5—As to Relation of Obligors.

Taking them up in the order in which they are given we will first consider them As to Validity. Under this heading we have contracts which are void, contracts which are valid and voidable contracts.

In dealing with the formation of contracts we will find that certain elements or requisites are essential and if these are absent the contract is said to be void, that is it has no legal effect whatever. In fact there is no contract at all and it seems to be a misnomer to speak of a void contract and it would be more accurate to speak of the transaction as void.

When all the necessary elements coexist then we have a valid contract.

A voidable contract is not destitute of all legal effect but may be valid and binding. It is a contract that may be affirmed or rejected at the option of one of the parties. This is a right that may be exercised by one of the parties only. It is binding if he choose to carry it out, or it is of no effect if he choose to reject it. The other party has no choice.

For example: if A who is a minor makes a contract with B to purchase a valuable horse; A being a minor may refuse to carry out his contract, but B must abide by the decision of A.

Or if A and B both being adults, B, through fraud, induces A to enter the contract to purchase the horse, A's contract is a voidable one and he may avoid the contract or let it stand as he sees fit.

There would seem to be an unreality in the distinction of voidable and void contracts, but it is not so in fact.

In a voidable agreement there is a contract though it is marked by a flaw, and the party who has the option may affirm it in spite of the flaw, but where the agreement is void it falls to the ground as soon as the nullity becomes apparent. It cannot be affirmed.

Another distinction is in the fact that in case of a voidable contract, third persons acting in good faith, may acquire rights thereunder as to cut off the right to avoid it, but no such rights can be acquired where the transaction is void.

A contract which is unenforcible cannot be set aside at the option of one of the parties to it. The obstacles to its enforcement do not touch the existence of the contract, but only set difficulties in the way of an action being brought or proof given. The contract is a good one but it cannot be enforced.

For instance a contract, which by the statute of frauds should be in writing, is made as an oral contract. The parties to the contract cannot in a court of law, prove that the contract was made, because the proof must be made by word of mouth and the law says the writing must be brought.

This may be remedied by securing the writing or if the contract was outlawed by the statute of limitations then it may be remedied by procuring a proper acknowledgment of the barred debt. But of course the defect may only be remedied with the concurrence of the party to be made liable.

2. As to Solemnity.

Under this division we have two divisions known as Specialty and Parol contracts.

A specialty contract is always in writing signed and sealed. The sealing of a contract is the placing of a small wafer or scroll immediately after the signature.

Seals are of very ancient origin having been known before writing became a common accomplishment. In ancient times the body of a contract was written by a public scrivener and the parties not being able to sign their own names acknowledged the contract to be theirs by imprinting their seals. It was customary to have these seals engraved on a ring so that it might always accompany the person of the owner and be ready for use at any time. A drop of molten wax or a wafer was put in place and the imprint of the seal was made upon it.

In the theory of the law the making of a contract under seal denoted a certain deliberation and solemnity and in such cases a consideration is presumed whether one is stated or not.

In many of the states the common law rules in regard to sealed instruments have been either altogether abolished or modified by statute.

The greater proportion of contracts are parols or as they are usually called "simple contracts." A parol contract may be either oral, written or implied. An oral contract, so far as importance goes, is of as high an order as a written one, the only exception being that the written contract facilitates its own proof.

(Continued)

The Evening News, Bluffton, Ind., Aug., 25, '09 contains an appreciative article upon the personal worth and work of Chas. A. Carpenter, who although blind is proprietor of the Ossian Com'l College. He has worked his way to the front by sheer industry and merit. Mr. Carpenter has been unable to see all of these years and yet has achieved greater success than most have with two good eyes.

Mr. M. J. Brophy, who has been connected with the Woodstock, Ont., Business College, as joint owner the past six years, recently purchased the interest of A. P. Gibbons, and has thereby assumed entire charge of the institution. Mr. Gibbons has opened a school in Peterboro. We wish them both success in their new lines of endeavor, and from what we have heard we have every reason to believe they deserve it and will achieve it.

The Metropolitan Business College, Dallas, Tex., comes represented to our desk by one of the most elaborate catalogues of the year, bound, embossed and printed in a most expensive brown cover with inside printed in colors upon the finest dull finish, coated paper product. The tint and color plates throughout seem to have been produced without consideration of cost, which leads us to believe that the school itself has been equipped by second consideration to the number of dollars used. It is in a class almost by itself.

THE TEACHER

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL

Seattle, Washington.

INTRODUCTORY OUTLINE.

The work of Nature is to produce and perfect the individual; the effort of society to efface him.

The social structure of today, demanding more and more the surrender of individuality, threatens the future of a race of strong, competent beings, it being tacitly admitted that strength and competency are desirable.

Wherever we find a complex, highly organized society, there we find almost complete loss of individuality. The colonies of ants and bees are organized much more minutely than human society. Their laws are numerous and immutable and the work and liberty of each member marked by stricter bounds than those imposed by any human regulations. The bee and the ant have come to be indistinguishable in the mass.

This is the present problem in all forms of education—how to preserve, in the trend towards some form of socialism, the gifts of individual achievement. Education has been so far a leveling process. The class, a significant term, has been predominant. There has been no time for anything other than group instruction. As a result students from all schools go forth with ideas molded to a certain pattern and mediocrity fastened upon them. It is a lasting reproach, though not inexplicable, that the great leaders in art, literature, science and music have not been the product of schools.

In the business world, we are fast approaching a condition which will need but two kinds of men—the ten thousand dollar superintendent, and the fifteen dollar a week clerk. In a great degree this condition now obtains in our department stores, which are the one distinctive development of modern commerce.

The question for the business school to answer is one of choice. Will it abet or combat this tendency? The financial consideration will be sufficient to sway nearly all of our private schools and if we take note of that at all the question is quickly answered. But since the days of the private business school are waning, and I am writing this series of papers for teachers and not for exploiters, we can disregard the money plea in coming to a decision. This omitted, our duty and privilege is plain.

The business school may also well observe the growth of idealism in America. We are just now emerging from an era of materialism, in which very present realities have engrossed our attention. Now the mind of the people turns to things of the spirit and an aesthetic ideal has usurped the place so long occupied solely by matter and solid fact. We have lost much of our respect for wealth, our heroes no longer dwell in Wall Street, a religious movement is sweeping the country, a finer altruism is observable in all walks and situations of life, business is slowly adjusting itself to the ideal of service rather than shrewd bargaining, and human life is taking on new values.

The business school must be quick to see this change and interpret the new sentiment of business aright.

The only hope for the survival of the private business school lies in a courageous acceptance of the duty of leadership—an act of effrontery the business community would hardly forgive. So far the business community has always assumed to tell the school how and what it should teach, the school servilely accepting a jumble of empirical suggestion. The true relation would be for the school to tell the community how business should be done, an idea quite preposterous and absurd, so far has the business school fallen. Yet the physician looks to his medical school for authority and correct opinion and the engineer has faith in the findings of his technical school. No one ever heard of a merchant or broker consulting a business school principal professionally on a question of business policy. This is the relation that should exist—but never will. Should this exalted position ever come to pass it will be because we have different men at the head of more than half the business schools of the country—men who do not by trickery and ignorance undo all the good that sincere educators try to do. This is a delicate thought deserving subject and we will pass over it quickly now and treat it fully in the future.

It is also necessary for the preservation of the business school that its instruction cease to be so purely theoretical. There is no teaching which is correctly called "business practice", this present misnomer covering a time-consuming fraud. Some of these days, perhaps some genius at organizing will carry out good old Peter Cooper's idea and create a business school that participates in real business. Indeed the idea is not at all new—Robert Owen, Stephen Girard, John Jacob, who so successfully launched the Astor family, as well as the above Cooper have heard the alluring tremolo of the pedagogical bee and had notions of working out the idea—but didn't. More's the pity, too, for if one of them had solved the scheme we should have had fewer business schools and better.

There is plenty to do to improve our educational system, inspect it where we may. A few years ago we proudly pointed to the American school system, a thing perfect, passing all criticism.

Now we know that we are but novices and that the real intent of education is just dawning on us. We are learning that our past achievements are fit only to be torn down to build greater. So great is the dissatisfaction among the real leaders of education that I predict that the next ten years will see an entire and radical change in all our educational methods. This will even extend to a rearrangement and rebuilding and in the lower grades to a considerable disuse of roofs and walls at all.

If the business school is in the least alive to these and other changes, it may take on a new lease of life. It is however hardly to be hoped, judging from the past, that any considerable number of private business schools will give any attention to the real problems and responsibilities of teaching.

NEWS NOTES AND NOTICES

Mr. Admire seems to know when and how to hold commencement exercises for the best possible advertising effect, and that is what most of the graduating exercises are held for.

W. K. Noffsinger has taken a position to teach penmanship and bookkeeping in the Cambridge, Mass., Commercial College.

The Mosher-Lampman Business College, Omaha, Nebr., reports an unusually large attendance this year.

Mr. C. H. Haverfield of Berea, O., College, is now in the Elyria, O., Business College, as head of the commercial department. Mr. Haverfield is a fine young man, and we are glad to see him located in so fine a school as Miss E. M. Johnson conducts.

Mr. O. L. Rogers of the Metropolitan Business College, Chicago, Ill., has been elected supervisor of writing in the public schools of Ft. Wayne, Ind. Mr. Rogers is a fine young man, a fine penman and a fine teacher, and we therefore believe the Ft. Wayne schools have made no mistake in selecting him to direct the penmanship work.

H. W. West, penman in the Rider-Moore and Stewart Schools, Trenton, N. J., writes that that institution opened September 1st, with the largest attendance in its history. This is good news, and we hope to receive similar reports from schools generally.

W. C. Brownfield reports that the Bowling Green, Ky., Business University is filling up rapidly. He says that the indications now point to an unusually prosperous year. This is good news.

NEWS NOTES AND NOTICES

Miss Grace I. Watkins, of Keene, N. H., will have charge of the new commercial department in the Waterford, N. Y., High School next year.

J. H. Keys, of the Sioux City, Iowa, High School, has been engaged for the commercial department of the Bay City, Mich., High School.

E. L. Grady, a Zanerian student, will be with the Idaho Industrial Institute, Weiser, Idaho, during 1909-10.

W. W. Arner, who last year had charge of the commercial work in the Clay Center, Kans., High School, will be commercial teacher and supervisor of penmanship in the Hastings, Neb., High School during the coming year.

Miss Helen Cox, of Bellefontaine, Ohio, is a new shorthand teacher at the Lorain, Ohio, Business College.

D. E. Cox, of Petersburg, Va., will be an assistant commercial teacher in the Washington State College at Pullman next year.

Miss Charlotte Crary, Oberlin, Ohio, has been chosen commercial teacher in the Ely, Minn., High School.

C. E. Miller, of the Ashland, Ky., High School has been elected head of the new commercial department to be established in September in the Huntington, W. Va., High School.

Miss Mabel Haves, who last year was senior commercial teacher in the Newburyport, Mass., High School, takes a similar position in the Dover, N. H., High School.

M. F. Bellows, who has been teaching for several years in the Drake Business Colleges of New Jersey, takes the place of H. G. Schuck in charge of the commercial work of the Fitchburg, Mass., Business College, Mr. Schuck going into business.

Miss Annie L. Rogers, of the Muskegon, Mich., Business College, is one of the new teachers in the new Port Arthur, Texas, Business College.

Miss Jennie L. Skinner, formerly a teacher in the Muskegon, Mich., Business College will be associated with Miss Rogers on the staff of the Port Arthur School.

P. L. Greenwood, well known in penmanship circles and recently head of the commercial department of the Globe Business College, St. Paul, has been chosen head of the commercial department of the South High School, Minneapolis.

Paul R. Eldridge, an R. B. I. graduate, goes to the Wellsville, N. Y. High School as commercial teacher.

D. A. Reagh, a graduate of Ferris Institute, Big Rapids, Mich., has been engaged as commercial teacher in that school, on a three-year contract.

C. N. Wilson, of Antigo, Wis., becomes manager of the Wisconsin Business College, at Manitowoc.

C. R. Hill, a widely-known penman, has engaged with the Drake Business College, Newark, N. J.

Charles M. Albright, last year with the Hackettstown, N. J., High School, has quit preaching and gone to practicing, as the saying is, having been chosen auditor for a group of silk mills, one of which is located at Hacketts town. This business positon is an exceedingly desirable one and it came to Mr. Albright through his effective work in straightening out a set of tangled books.

M. N. Crain is a new commercial teacher in the Santa Rosa, Calif., Business College, and Miss Virginia Grant, of Amherstburg, Ont., will have charge of the shorthand work in that school.

A. T. Lamb, of Abilene, Kan., is with the Lawton, Okla. Business College.

R. W. Diehl, who has been in charge of the commercial department of the Humboldt High School, St. Paul, Minn., has been chosen supervisor of penmanship in the public schools of St. Paul.

Rolland Helman has disposed of his interests in the Alton, Ill., Business College and has been made head of the commercial department of the Michigan City, Ind., High School.

Louis W. Siegrist is the new commercial teacher in the Troy Conference Academy, Poultney, Vt.

Miss Carpenter, of Ypsilanti, Mich., will follow Miss Gertrude O. Hunnicutt in charge of the shorthand department of the Lansing, Mich., Business University, Miss Hunnicutt going to the Blair Business College, Spokane, Wash.

Mr. Charles C. Stealding, last year with the University Preparatory School, at Tonkawa, Okla., has been appointed head of the Department of Commerce at the State Normal School, Warrensburg, Mo.

Miss Lilabel Gazzani, of the Merrill College, So. Norwalk, Conn., has accepted a position as shorthand teacher in the Mountain City Business College, Chattanooga, Tenn.

E. T. Overend, for eleven years with the Pittsburg, Pa., Academy, joins the staff of Reno College, Pittsburg, and George F. Atkinson, of Pittsburg, will be an assistant in that school.

William A. Barber, of the Southwestern State Normal School, California, Pa., is the new head of the commercial department of the Brockton, Mass., High School, his predecessor having been chosen for one of the Boston High Schools.

E. A. Zeliadt, a recent graduate of Penn College, Oskaloosa, Iowa, will be the new commercial teacher in the Jacob Tome Institute, Port Deposit, Md.

George A. Race, for some years commercial teacher and supervisor of penmanship in the Jamestown, N. Y., Schools, goes to Bay City, Mich., as supervisor of penmanship.

Miss Lena McCartney, of Nebraska City, Neb., will teach Gregg shorthand in the Creston, Iowa, Business College.

Miss Lillian Eaton is to take charge of a new commercial department in the South Hamilton, Mass., High School.

Miss Bessie Beirne, of Sharon, Pa., is a recent addition to the staff of Burdett College, Boston.

S. C. Bedinger, a widely-known penman, who last year was with the Springfield, Mo., Business College, goes to the Globe Business College, St. Paul, Minn.

T. P. Zum Brunnen, of Shenandoah, Iowa, will teach commercial subjects in the Ocilla Ga., Business College next year.

Highland Park College, Des Moines, is fortunate in obtaining the services of H. M. Munford, as head of the shorthand department. Mr. Munford last year was with the Kentucky Military School at Lyndon, Ky.

George E. Hess goes from the First Normal school at Millersville, Pa., to Burdett College, Lynn, Mass., as an assistant commercial teacher.

Ontonagon, Mich., loses Miss Emily P. Robinson, who goes to the Oshkosh, Wis., High School to take the place of Miss Clara E. Townsend, who is added to the staff of the Massachusetts State Normal School at Salem, Mass.

Joseph W. Smith, formerly of the Tri-State Business College, Cumberland, Md., has been selected as head of the commercial department of the Metropolitan Business College, Toledo, Ohio.

Edgar McAlone, last year with the Rahway, N. J., High School, has been elected commercial teacher in the Hammonton, N. J. High School.

Comer's Commercial College, Boston Mass., lost a fine teacher when L. M. Rand was chosen commercial teacher for the English High School, Boston. Boston is rapidly absorbing the best commercial teachers among the public and private schools in that vicinity.

C. J. Styer, a recent graduate of the Norwalk, Ohio, Business College, has accepted a position with the Commercial Service Corporation of Nashville, Tenn.

H. C. Ritter, head of the commercial work in the Creston, Iowa, High School last year, becomes cashier of the New Melle, Mo., Bank.

Sydney L. Angell, last year with the Rolling Prairie, Ind., High School, has been appointed head of the commercial work of Augustana College, Canton, S. Dak.

Charles Menz, of Chillicothe, Mo., will be employed by one of the Douglas Schools in Pennsylvania during the coming year.

Mr. C. W. Edmondson, a Gem City Business College graduate, goes from Quincy, Ill., to the Metropolitan Business College, Chicago.

W. A. Arnold, following Horace Greeley's advice to young men, goes west, from the Passaic, N. J., High School to the Woodbine, Iowa, Normal School.

J. M. Latham, of the Gem City Business College, Quincy, Ill., becomes head of the commercial department of the new Port Arthur, Texas, Business College. Lee D. Heckman will be an assistant in the bookkeeping department of this school, and Miss M. A. Rogers will be an assistant in the shorthand department.

At the Commercial Exercises of the Rhode Island Commercial School, Providence, June 30th, Lieut. General Nelson A. Miles, many years ago a graduate of Comer's Commercial College, Boston, delivered an address, and Pres. Frederick Hamilton, of Tuft's College, Medford, Mass., gave the graduation address.

Saskatchewan, away up in New Canada, is the present home of E. C. Lanning, last year principal of the Salamanca, N. Y., Business College. Mr. Lanning is trying out the agricultural possibilities of Canada, at Moose Jaw.

C. H. Shaw, last year with the College of Commerce, Minot, N. Dak., is in business in Los Angeles.

Miss Elizabeth J. Gillis, last year with Rockford, Ill., College, has just been appointed shorthand teacher in Oahu College, Honolulu.

A. Roy Bortzfield, a recent graduate of the First State Normal School, Millersville, Pa., is the first teacher in the new commercial department of the McClellandtown, Pa., High School.

C. H. Mumma, of the Augusta, Me., High School, is with the Newton, Mass., High School as assistant commercial teacher.

Miss Ethel Scott, of the Malden, Mass., Commercial School, is a recent addition to the staff of the Winter Hill Business College, Somerville, Mass.

Independence, Iowa, has put in a new commercial department, and Miss Margaret G. Black is the first commercial teacher. She is a graduate of Ohio University.

Miss Irene Van Kleeck, a graduate of Cornell University, and for two years a member of the editorial staff of The World's Work, has just been elected commercial teacher in the Saratoga Springs, N. Y., High School.

Miss Cora B. Houghton, of Fitchburg, Mass., follows Miss Ethel Scott at the Malden, Mass., Commercial School as shorthand instructor.

The Auburn, R. I., High School loses J. L. Hayward, who goes to the Everett, Mass., High School.

P. H. Landers, a well known commercial teacher in the East, is a new teacher on the faculty of the Quincy, Mass., High School. He will head the commercial department and supervise the penmanship in the public schools.

Miss Grace E. Myers, Bridgeport, Conn., has been chosen as Secretary at the National Park Seminary, Forest Glen, Md.

Rupert P. So Relle, last year with the Academy of Idaho, will represent the interests of the Gregg Publishing Co. at the Eastern Office in New York and in the Eastern school field this year.

Madeline Kinnan, for several years at the head of the shorthand department of Comer's Commercial College, Boston, is to be the head of the shorthand department of the Rogers & Allen School, Fall River, Mass.

L. W. Boyer, Lancaster, Pa., has just been engaged to teach in King's Business College, Raleigh, N. C.

Mrs. Janet H. Buller, of Danville, Ind., is now teaching shorthand in the Spencerian Business College, Milwaukee.

Miss Mae Burrell, Dundee, Ohio, will teach in the commercial department of the Muskegon, Mich., Business College, this year; and Miss Emma Stockwell, St. John's Mich., is another new teacher in this school.

C. A. Ricker goes from the Jacob Tome Inst., Port Deposit, Md., to the Bradford, Pa., High School as commercial teacher.

H. A. Hott, last year principal of Douglas Business College, Uniontown, Pa., is in charge of the commercial work of the Trinidad, Colo., High School.

S. S. Gaylord, of the Meriden, Conn., High School, is in charge of the commercial work in the Lakewood, N. J., High School.

George G. Wright goes this year from the Wakefield, Mass., High School to the Malden, Mass., High School.

Akron, Ohio, loses Roy V. Coffey from the commercial department of the high school, but Des Moines gets him.

W. R. Kennedy, last year with the McRae, Ga., college, will teach in Americus, Ga., this year.

N. O. Shively follows H. F. Staehling, as head of the commercial department of the Illinois Wesleyan University, Bloomington, Ill. Mr. Shively was at Vinton, Iowa, last year.

W. L. Prince, of Oklahoma City, is now with Dickson, Tenn., College.

E. A. Maitrejean, Fargo, N. Dak., is a new commercial teacher in the Humboldt High School, St. Paul, Minn.

Miss Grace Darrah, who has been employed in the West Side High School, Saginaw, Mich., is the new teacher of stenography in the Tacoma, Wash., High School.

Mr. C. C. Buzarde goes from the Abilene, Texas, Business College to the head of the Telegraph Department in Port Arthur Business College, Port Arthur, Texas.

Walter Stant, a graduate of the Richmond, Ind., Business College, and former teacher in that school, has been engaged by the Brocklehurst Business College, Duluth, Minnesota.

T. F. Juergins, instructor of commercial branches, Illinois Wesleyan University during the past year, has been engaged by the Huntington Business University, Huntington, Ind.

F. L. Groom goes from the Strafford, Kansas, High School, to Hastings, Neb., as supervisor of penmanship and head of the commercial department in the High School.

Fred G. Sinsel, of Clarence N. Y., goes to the Carthage, Mo., High School, as head of the commercial department.

A. S. Hutchinson is now head of the Commercial Department in the St. Joseph Business University, St. Joseph, Mo.

Miss Katherine J. Williams, of Troy, Pa., was chosen commercial teacher in the High School at Johnsburg, Pa.

Harry Lee, of Negaunee, Mich., goes to the Ishpeming Business College, Ishpeming, Mich.

C. L. Garner, of Richmood, Md., goes to the Fort Smith Commercial College, Fort Smith, Ark.

A. C. Irving, of Ann Arbor, Mich., has also been engaged by the Fort Smith Commercial College, Fort Smith, Arkansas.

S. G. Williams, of Waynesboro, Pa., is the new head of the commercial department in the Shamokin, Pa., High School.

Miss Mae Burrell, who has been with the High School at Normal, Ill., goes to the Muskegon, Mich., Business College.

Mr. Ballin, of Calhoun City, Miss., has gone to the Omaha Commercial College, Omaha, Nebr., as head of the Telegraphy Department.

Mr. W. R. Hill, a Ransomerian, of the International Business College, Newport News, Va., accepted a posftion with Drake's Jersey City, N. J. Business College.

Mr. S. C. Thompson, Kansas City, Mo., formerly of San Bernardino, Calif., is the new principal of the Ferguson Business College, Marquette, Mich.

Mr. L. F. Blackburn, who was recently elected county superintendent of schools, Jackson, Co., Mo., attributes his election to that position, on account of his penmanship, having been a Ransomerian Student. While holding a country school position he wrote over 300 personal letters in long hand, because of which he received many compliments and doubtless many more votes.

Mr. J. M. Pierce, who has been with the National Business College, Roanoke, Va., is now teaching in Goldey College, Wilmington, Del. This means a good man in another good school.

Mr. F. A. Keefover, with whom our readers are well acquainted, sold his banking interests in Summerfield, Kans., and is now head of the commercial department of the high school at Blue Rapids, Kans. He has important investments that he can give attention to while engaged in school work. The people of Blue Rapids are to be congratulated for having in their midst, so capable a man at the head of their commercial work. Few cities of larger size are as fortunate.

Mr. B. E. Myers of Los Angeles, Calif., now has charge of the commercial department of the Sequoia Union High School of Redwood City, Calif.

Messrs V. M. Rubert and G. A. Rockwood, now have charge of the penmanship in Eastman College, since Mr. S. E. Leslie dropped the penmanship reins during the summer. Mr. Rockwood is now getting to be one of the veteran penmanship teachers in our profession. His graceful penmanship has been a regular out-put of the Eastman College for upwards of a quarter of a century.

Mr. J. T. Sauntry of Wayne, Nebr., is now at the head of the Kalispell, Mont., Business College. Mr. Sauntry is a young man of splendid ability and we predict for him success in his new location.

Mr. A. L. Peer, principal of Commerce in the Oklahoma University Preparatory school, Tonkawa, Okla., was recently re-elected at an increase in salary, bespeaking the right kind of appreciation on the part of the head men of the institution. Mr. Peer is a constant and therefore a consistent clubber of THE BUSINESS EDUCATOR.

Mr. C. E. Hudson, for the past three years manager of the Massachusetts College of Commerce, and his sister, Mrs. Nina P. Hudson Noble, who has been with the Salem Commercial School for several years past, have contracted with Pres. E. H. Morse, of the Morse Business College, Hartford, Conn., to take charge of the management of the commercial department of that institution. It is needless to say that the efficiency of the Morse School will in no way be diminished by the addition of the services of Mr. Hudson and Mrs. Noble. Mrs. Noble will make her home with her brother and his family.

Mr. Geo. A. Race, recently with the Jamestown, N. Y., Business College, has been elected to the position as supervisor of penmanship in the Bay City, Mich., public Schools. Mr. Race is a fine teacher, and we believe he will deliver the goods all right in Bay City along the lines of practical writing.

Mr. W. M. Buckwalter, a promising commercial teacher, who has been with Mr. E. T. Whitson at Grand Forks the past year, will now have charge of the commercial work in the Grafton, N. Dak., High School.

Mr. E. T. Whitson has been re-elected at an increased salary as head of the Commercial work in the State University of N. Dak., at Grand Forks. He writes a fine hand and is a fellow considerably above par in any way you want to take him.

Mr. J. W. Stoakes, for many years of Milan, O., and inventor and manufacturer of the Stoakes shading pen, died at his home in Spencerport, N. Y., July 7, 1909. For many years he was mayor of Milan, O., and, if we have been correctly informed, he acquired quite a snug little fortune from the manufacture of the pen. He was a man of strong personality and few words.

Mr. W. P. Steinhaeuser, Supervisor of Penmonship in the Public Schools of Ocean Grove, New Jersey, has been re-elected for another year at an increase in salary.

Mr. D. E. Wiseman, a former graduate of the Mountain State Business College, Parkersburg, W. Va., and for the past two or three years of N. J. and Pa., has engaged with A. G. Sine, proprietor of the Mountain State Business College, Parkersburg, W. Va. as principal of the commercial department. This means a big man in a big school, as Mr. Wiseman measures about six feet four.

The Nixon Commercial College, Austin Tex., reports an enrollment last year of 250 pupils. This means that Messrs. M. C. Nixon and J. S. Clay are making good in the great southwest. They are made of good sound persevering material, and we are glad to know that the good people of Texas have recognized their good qualities in the support that they have so generously given.

Mr. A. P. Meub, a recent Zanerian Student of Warren, O., now has charge of the penmanship work in the New England Business College, Worcester, Mass. Mr. Meub is a young man of good parts and we believe he is going to win in no meager manner.

Mr. F. W. Gage, who for sometime has been engaged with the John Hancock Life Insurance Co. of Boston, will assist in getting penmanship results the coming year in the Lawrence, Mass., Commercial School, E. D. McIntosh, Principal.

Mr. Wm. J. Slifer, who has been with the McPherson, Kans., College, is now employed in the pioneer institution of Kansas City, Mo., the Spaulding Commercial College. We have reason to believe that Mr. Slifer will prove to be a fine man in a fine position. He spent several years in preparation under Prof. Fahnestock of McPherson. And from what Mr. Fahnestock has had to say of him we conclude that he is an an usually well qualified man.

Mr. M. C. Copeland, Lewistown, O., is now engaged with the Edmiston Business College, Cleveland, O., as penman and commercial teacher.

Mr. R. F. Madray, of Bunker Hill, Tenn., and recently of the Zanerian, is the assistant commercial teacher in the Lexington, Neb., Business College.

S. O. Smith, last year with the Willis Business College, Ottawa, Ont., now has charge of the commercial work in the Scranton, Pa., Business College, H. D. Buck, proprietor. Mr. Smith spent a month of the summer in the Zanerian.

Mr. E. H. Wood, another Zanerian is assisting in the same school.

Mr. Forrest Kitson, of N. Manchester, Ind., and recently of the Zanerian is the new supervisor of penmanship in the Menominee, Mich., Public Schools. We believe Mr. Kitson will make good in his work among the teachers and pupils of that city.

Mr. R. W. Diehl has been elected supervisor of penmanship in the public schools of St. Paul. Mr. Diehl writes a good business hand and should be able to guide aright the pupils under his charge.

W. O. Crosswhite, formerly principal of the Sandusky, O., Business College, is to have charge of a new school to be opened at Bonne Terre, Mo. The new institution is one of the Moothart Business Colleges, branch schools of which are located at Cape Girardeau, De Soto, and Farmington, Mo.

The Irving Park Signal, published in the interests of Northwestern Chicago, Chicago, Ill., on Aug. 13 contained an article on the splendid work being done in the Northwestern Business College, of which J. F. Fish and E. M. Hiestand are proprietors. We frequently hear of the good work being done in the school and are glad to know that the people of that city recognize the merit in their midst.

Mr. W. A. Sheaffer, of the commercial department of the Muskegon, Mich., High School, resigned and accepted a similar position in the West Division High School of Milwaukee, Wis.

Hinman's Business College, Wooster, Mass., recently entered upon its 29th year with a new equipment, new management and a new name, now being called the "New England Business College". The principal is Mr. Harvey L. Woodward and from the nature of the prospectus received we have reason to believe that he intends to conduct an up-to-date institution and we therefore wish him success.

Mr. C. L. Krantz, principal of the commercial department, expert penman fine art engrosser, etc., of the Augustana Business College, Rock Island, Ill., and his wife, walked from Rock Island, Ill., to Madrid, Iowa, where his mother resides, a distance of 200 miles, in ten days, doing so purely for the fun of it, during their vacation. The maximum distance traveled in one day was twenty-six miles and the minimum was sixteen miles. We know them both well and can vouch for it that they had the necessary money to pay their way on the train but they had too much sense to cheat themselves of the health and fun they had by the walking.

CATALOGS CIRCULARS

The State Business College, Tacoma, Wash., The Moffatt Bros., proprietors, recently issued an attractively illustrated four page circular advertising their institution.

"Story of a Successful School" is the title of a splendidly written, attractively illustrated, cream-colored, booklet issued by and in the interests of the Bryant and Stratton Business College, Providence, R. I. It is one of the most dignified pieces of advertising we have seen for some time, giving a very faithful, modest outline of the growth and development of the school under the proprietorship of one of the foremost veterans of our profession, Mr. C. W. Stowell.

Brown's Business College, St. Louis, Mo., M. M. Link, Supt., puts out some appealing and convincing advertising from time to time. A four-page circular just received is a good one.

McCann's Business Colleges, Mahanoy City, and Reading, Pa., issue a catalogue that speaks most favorably of these schools, of which L. C. McCann is the proprietor. The catalogue before us is incased in a fawn colored, beautifully embossed and illuminated cover. McCann's schools are good schools and growing propositions. Two very important things.

Colleges of Commerce, Racine and Kenosha, Wis., is the title of a creditable piece of advertising issued by and in the interests of those institutions.

The 39th annual catalogue of the Gem City Business College, Quincy, Ill., like its thirty-eight predecessors, is a fine thing—possibly a little bit better than any heretofore issued, which you know means a good deal. It contains a world of high grade illustrations and is covered in blue with embossed title in gold, from the pen of that superb penmen, Mr. Behrensmeyer.

Mr. J. C. Olson, proprietor of the Parsons, Kans., Business College, conducts a strenuous institution, and does it easily, too, if we may judge from what we hear and what we see in the catalogue before us. Few schools we imagine enjoy greater prosperity in the middle west. He seems to have the happy faculty of doing things well and easily.

One of the neatest, best written and most attractively gotten up catalogue recently received at this office is hereby acknowledged from Mr. Chas. A. LeMaster, president of the LeMaster Institute, Orange, N. J. This prospectus has a modest clear-cut ring and it bespeaks a high grade progressive school. Orange is fortunate in having such an institution in its midst.

The 21st Annual Exercises of the New Britain, Conn., Business College, were held Tuesday evening, July 27th, at which time a number of surprises were sprung, making the entertainment an unusually interesting and effective one. Prin. R. A. Bruback is a live member, and as a consequence the school is a hummer.

The Haverhill, Mass., Business College, Wm. T. McIntosh, proprietor, publishes from time to time a creditable catalogue, this year's catalogue being no exception. This year it is covered with dull green and embossed in attractive red script.

Meeker's Elmira, N. Y., School of Commerce, greets its patrons this year with one of the most artistic catalogues received at this office. It is handsomely illustrated and beautifully covered with purple and an embossed white title. It looks like the representative of a good school.

The Pottsville, Pa., Commercial School journal issued by the graduating class is somewhat out of the ordinary and will, we believe, prove to be good advertising.

Probably no better piece of advertising has reached our desk this year than that issued by the Pittsburg, Pa., Academy. It is covered in brown and printed in brown on rich cream paper. It offers instructions in the following courses: Academic, four years; Normal Course, three years; Modern Language Course, three years; Mechanical Drawing Course; Special Teachers' Course; Preparatory Work; Business Course, including Bookkeeping, Shorthand, etc. It also maintains a Military Department and gives instructions in Elocution, Drawing, etc. The President, J. Warren Lytle, has certainly evolved a high-grade school in the city so famous for practical education. Mr. L. L. Branthover, the well known commercial teacher and penman, has charge of the commercial work.

Spencer's Business School, Kingston, N. Y., John J. Moran and Chas. L. Kelly, proprietors, publishes a high-grade catalogue, attractively illustrated, indicating a good school and a prosperous one as well.

Advertising literature of a miscellaneous nature is hereby acknowledged from the following: Amarillo, Tex., Business College; Abilene, Tex., Business College; Lain Business College, Indianapolis, Ind.; Ruler-Moore & Stewart Schools, Trenton, N. J.; New London, Conn., Business College; Spencer Publishing Co., New Orleans, La.; American Commercial School, Allentown, Pa.; Caton Schools, Pittsburg, Pa.; The Rhode Island Commercial School, Providence, R. I.; Drake Colleges, Newark, N. J.; School of Commerce, Marion, O.; Wisconsin Commercial Educators' Association, Wausau, Wis.; Coleman National Business College, Newark, N. J.; Gregg Publishing Co., New York, N. Y.; Sherwin Cody, Chicago, Ill.; Central Business College, Denver, Colo.; Hyatt Fowells School, Seattle, Wash., and The Spencerian Commercial School, Cleveland, O.

Advertising literature has been received from the following: Columbia College, Hagerstown, Md.; Port Huron, Mich., Business University; Columbia College, Paterson, N. J.; Burroughs Adding Machine Co., Detroit, Mich.; Clinton Business College, Clinton, Okla.; Troy Business College, Troy, N. Y.; Mansfield, O., Business College; The Meadville, Pa., Commercial College; Bradford, Pa., Business College.

A neat and tasty little booklet is at hand announcing the work of the Commercial Normal College, Greenville Ohio.

The Nebraska School of Business, Lincoln, Nebr., is putting out a splendid piece of advertising in the form of a catalogue, somewhat out of the ordinary in proportion and make-up. The school is a successor to Brown's Business College of that city. The catalogue has the right ring to it, and we wish the institution success.

"Spencerian" is the title of an elegant piece of advertising literature in the form of a catalogue published by and in the interests of the Spencerian Commercial School, Cleveland, O. Illustrations of elaborately-furnished and well-filled rooms are fit and appropriate representatives of that historic institution. The text is brief, to the point, and high grade.

The department of Commerce and Penmanship, Wahpeton, N. D., is doing good work in the Commercial subjects as well as in penmanship if we may judge from the advertising received. Their Bulletin contains some artistic, skillful pieces of penmanship by Mr. E. O. Prather of that institution.

"What Others Say" is the title of a convincing little booklet issued by and in the interests of the Capital Commercial School, Albany, N. Y., D. A. Casey, Proprietor.

The New Albany, Ind., Business College, under the proprietorship of Messrs. Keesling and Sitze, seems to be prospering if we may judge from what we hear and from the appearance of the advertising they issue from time to time, such as journals, etc.

The Elizabeth, N. J. Commercial College, Edgar McMickle proprietor, recently issued a first class catalogue, skillfully printed and tastefully covered, etc., bespeaking good judgment in advertising, and a prosperous school.

Duff's College, Pittsburg, Pa., recently issued an attractive little booklet entitled "The Time For a Business Education". The arguments and illustrations are convincing.

The 1909 Prospectus of the National Business College, Roanoke, Va., looks good and is put up in a rather unique manner, somewhat on the order of some railroad folders. A large sheet in the middle contains a sea of faces of students who attended the school last year. Two hundred and eighty-one faces are shown, although three hundred and fifty students enrolled.

A neat little booklet is at hand from the Specialists' Educational Bureau, St. Louis, Mo., Mr. Robt. A. Grant, manager. We hear good reports from the work being done by this agency.

"Arithmetic Aids" is the artistic title of a well-printed, appropriately-illustrated circular of twelve pages, devoted to the interests of "An Instruction and Drill Book" and "One Hundred Speed Exercises" published by the Practical Text Book Co., Cleveland, O.

The Columbia, Mo., Business College, C. E. Baldwin, penman, recently published a creditable journal of eight pages containing some skillful capitals from his pen.

The Ruler-Moore and Stewart School, Trenton, N. J. always issues attractive advertising literature. Their catalogue this year is printed in brown, black and purple, with illustrations sufficient to add variety and interest to the pages.

A very interesting circular of eight pages, entitled National System of Public Education, is hereby acknowledged from the veteran business educator, Robt. Spencer of Milwaukee, Wis., which is quite a historic document and is well worth reading.

NEWS ITEMS.

S. R. Buchanan, Peoria, Ill., teaches commercial subjects in the Detroit Commercial College, this year.

A. D. Sartwell, a recent graduate of the Elyria, Ohio, Business College, is teaching in Drake Business College, Plainfield, N. J.

The State Normal School at Indiana, Pa., has engaged Miss Mary Miller, Shelbina, Mo., for the commercial work.

The Springfield, Ill., Business College, has obtained W. I. Stewart, of the commercial department of the Elliott Commercial School, Wheeling, W. Va.

The Ogden, Utah, Business College has hired S. B. Johnson, a recent Zanerian graduate.

J. A. Willaman, Akron, Ohio, is the new principal of Merrill Business College, Norwalk, Conn.

W. J. Kingsley, a graduate of Mount Union College, Alliance, Ohio, is the new commercial teacher at the Southwestern State Normal School, California, Pa.

B. J. Houlihan is the principal of the Putman, Conn., Business College, a branch of the Norwich, Conn., Commercial School, owned by C. S. Donnelly.

Sheboygan, Wis., has a new assistant commercial teacher in the person of Miss Edna Patterson.

Emporia, Kan., has put a new commercial teacher in charge of that work in the high school. It is F. L. Groom, who conducted a commercial school at Arkansas City, Kan., last year.

Heald's Business College, San Francisco, has added P. J. Conway to its teaching staff.

Bliss Business College, Lewiston, Me., loses Miss Helen F. Lamb to the Lowell, Mass., Commercial College.

E. B. Moore, Montgomery City, Mo., has charge of the commercial department of the Stanley Business College, Macon, Ga.

Warren N. Drum, last year at Flemington, N. J., in charge of the commercial department in the high school, goes to Kingston, Pa., and his work at Flemington is in charge of Miss Mae Comfort, who last year was at Cape May City, N. J.

J. R. Lanphear, Manton, Mich., is the latest addition to the faculty of Barnes Business College, St. Louis.

J. J. Theobald, Whipple, Ohio, last year with the Braniger Business College, Parkersburg, W. Va., is now teaching for the Actual Business College, Akron, Ohio.

J. P. Arends is the principal of the Kenosha, Wis., Business College.

J. Wilbur McMone is in the new commercial department of the Hackettstown, N. J., High School.

P. C. Whitely, a graduate of Ferris Institute, will be associated with J. E. Goodell in the conduct of the Albuquerque, New Mexico, Business College this year.

Burdett College, Lynn, Mass., has engaged Wm. F. Glasser, of Paterson, N. J., as an assistant commercial teacher.

Guy D. Miller, last year with the Bradford, Pa., High School, has charge of the commercial work in the Richmond, Ind., High School.

A. H. Dixon, of Riverside, Calif., returns this year to the Butte, Mont., Business College, where he taught some years ago.

H. G. Martin is a new Gregg teacher in the South High School, Minneapolis.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

AMBITION—PREPARATION—REALIZATION.

These are the three great stages of advancement. Ambition depends to a great extent upon one's environment. If a young person has for his companions those who are expecting to climb to the top in some profession or business, he is pretty likely to imbibe some of their ideals, which are always contagious, and if the desire for something better becomes sufficiently intense, he starts toward realization. Right here is where so many make a mistake. They are impatient and wish to realize at once. They do not seem to understand that anything that is worth while in this life must be paid for, and that means hard work, or if you love your work sufficiently, we will call it play. More and more each year, young people are coming to understand that the difference between careful and careless preparation is the difference between success and failure. If you really love what you are doing, there will be no question of hours, or how little time it will take to prepare for your chosen work, but you will reach that point where you will begrudge each hour for sleep.

A great many so called authorities advise young people to "aim high." Don't do it if you want to hit the bread and butter mark. Dream high occasionally but aim at the nearest object and that generally means an office place at from $6 to $12 per week. When you can hit the bulls-eye there with sufficient frequency, you are ready to take a shot at the mark a little higher up, which you ought to be considerably nearer to by that time.

If the enthusiasm of your ambition has carried you through the whole course of preparation, and you are about to enter upon the realization of your cherished dreams, it might be well to say that if you wish to secure the greatest happiness out of your realization, you must make that another ambition leading to higher things.

Perhaps we all made the mistake when we were young of thinking that we could stop at some point in our career and greedily enjoy the fruits of our labor, but we soon came to the understanding that the greatest happiness comes to us during the period of achievement.

Reposing within the Divine life of every person there exists the germ of all possible development, and a word of approval, or possibly antagonism, an expression of love or an example of life in action, may supply the proper stimulus to awaken that dormant life to an ambition and action that will carry it to a development and achievement which, because of its splendid results, shall make the whole world its debtor.

Millions of people are called lazy, shiftless and ciphers because they are blind to the truth that within themselves are all the treasures of the universe; that the same Life that has made the great and noble men and women of all ages, sustains them every instant, and will flow into and make real their loftiest ideals and ambitions if they will only believe, and act on that belief.

Ambition is merely love—plus—to stand preeminent in some line of endeavor; to benefit yourself and others. A wish to stand in the limelight or enjoy the results of success without working for them, is not ambition.

Surround yourself with the right mental atmosphere and at once will arise an irresistible impulse to live, to act, to make manifest these Divine aspirations that have been placed within the breast of every human being.

Preparation should be a work of love, else it will be drudgery and hence incomplete. Love turns work into play and makes life one continuous vacation. Love will cause you to discover a thousand things that the unaided eye would never see.

Strictly speaking, one's preparation is never completed, because the more thoroughly one studies a subject, the broader are the possibilities spread out before his view.

The person who considers his education complete upon receiving a diploma has never grasped the meaning of "Training for success." A school training gives merely a foundation upon which to build; an index to the vast fund of information at the command of every person who sincerely desires to qualify for an everyday advance.

Do not drive yourself to work, but search out the pleasure of it, and Life itself will sweep you forward in an ecstasy of delight and accomplishment.

Love is what makes the wheels go round. It is the impelling motive power of every great life.

Thousands of men and women have been asked to what they attributed their success, and they have given numerous answers but very few of them have answered correctly.

Their success was due to a supreme belief in their true self, added to an intense love for their work. That kind of a combination means action every instant of their waking hours, and with but one object in view.

If you want to do anything, you can surely do it. There are no "ifs" about it. Some people qualify this statement by saying "If you have genius." Love for one's work, plus a belief in one's self, is genius in the raw. By believing in your true self you are simply believing in the Supreme Life, and nothing is impossible with the Infinite.

Stop saying "I can't" and wearing out hold-backs. Believe in the Great I Am, straighten out the tugs and make preparation and realization an every day affair.

So writeth the Editor during a skillful impulse.

Business Educator

Friend of Business Education,

A copy of the Business Educator is being sent for your inspection.

Some say our pages are less monotonous from month to month and more attractive than those of any similar publication.

Others who are quite as discerning declare the Cragin, Kupfrer, Snow and Dwyer articles the best to inspire young people to aspire to better and greater things.

The Departments of Accountancy, Law, English, Arithmetic, Typewriting, Advertising, Etc., reflect the latest and best thought in their respective lines.

And we are led to believe the lessons in Penmanship and Pen Art average higher, year in and year out, than in any other journal.

We therefore believe you should see that not only your own name, but your co-worker's as well, is on our list for the Professional edition. You will also be furthering your own interests by sending subscriptions from students and others for the Penmanship edition.

Then again, if you want to buy or sell a school, if you want a teacher or a position, or if you want to be in touch with the leading commercial text publishers, you need to keep your eye on the advertising columns of the B.E.

Yours for cooperation,

James P. Bloser,
Pres.

Columbus, O.

Lessons in Ornamental Writing

JAMES D. TODD,

236 W. Third N. Street, Salt Lake City, Utah.

Specimens, together with a self-addressed postal, for criticism should be mailed to Mr. Todd.

GENERAL INSTRUCTIONS.

In this lesson we take up six of the capital letters based chiefly on the direct oval.

One principle which applies to all of the capital letters is, that beginning and finishing ovals should be made horizontal. This is a very important principle, and one which you must master if you would make good ornamental capitals. Now, I find that very often students are unable to tell just when ovals are horizontal. This inability is due to the lack of sufficient and proper eye training. To aid you in this, give your ovals the following test: draw the longest straight line possible in the oval. This line will represent the slant or absence of slant of your oval, and of course these lines should all be absolutely horizontal.

Another point which you must give special attention is the making of shades so that they will appear clear-cut and sparkling. This is a difficult thing to do and you may not accomplish it in a very short time. Very often it can only be acquired with a few years' practice. However, I think the following suggestions will help you in this line. First, the position of the pen on the paper has much to do with making this shade properly. See that the tin of your oblique holder is tipped up pretty well. This is necessary to make both nibs of the pen work equally. Clear cut shades cannot be made unless you observe this matter of position of the pen on the paper. Second, practice on the shades alone without the hair line preceding or following. Third, as suggested in the first lesson, practice making capitals without the shade, then try going over these capitals and throwing on the shade and lifting the pen as soon as the shade is completed. Fourth, try making the capital lifting the pen at the finish of the shade, then place your pen and finish the capital. Remember these instructions are given merely to aid you in making good shades, and the things which we have said here are only the means of learning and not the way in which you should make them when you have learned how.

Copies.

1. Try to keep the down strokes parallel and shade entirely above the crossing.
2. Keep the shade high on the capital A, and the retraced portion on the main slant.
3. Shade should be heaviest at half the length of the loop. Be careful not to make the loop too slanting.
4. Small beginning loop should be on the main slant. Finishing oval horizontal. Center loop should point at right angles to main slant.
5. Begins and finishes like capital C. In making either style of capital E be careful not to place them too high in reference to the base line. Finishing oval should be divided in halves by the base line.
6. Be careful not to make the base-line loop too horizontal. Notice the deep compound curve which joins the loop to the large oval. See that both parts rest on the base line.
7. Aim to make the two loops and two ovals same size. Finish of this letter including the last shade is like the capital C.

QUESTIONS and ANSWERS

L. H. HAUSAM,

President Hausam School of Penmanship, Hutchinson, Kansas

There are many questions that arise in the minds of students and teachers of penmanship the answers to which are sometimes waited upon for many years and it is for the purpose of helping to settle a few of these points that this article has been prepared. Such questions have been selected as have been found to be most general in the minds of the classes referred to and the answers have been couched in such terms as will be easily understood by the careful student.

(1) Q. What is meant by good business writing?

(1) A. Good business writing includes two styles.

(a) Professional business writing.

(b) Commercial business writing.

The style (a) is that which is aimed at by the professional penmen and is characterized by great accuracy and written with a moderate or slow rate of speed. It is only a slight modification from the professional copy hand.

The style (b) is a hand that may be written easily and continuously without much fatigue and that may be easily read when so written. It is a style in which accuracy is important only up to the point where perfect legibility is assured and beyond which point speed and ease of execution are the chief considerations.

(2) Q. What movement is best for executing business writing?

(2) A. (a) In Professional business writing the fingers are used largely for producing the forward-backward movement required to make heights of letters, and more especially the extended letters as the t's and loops, and the arm movement is used exclusively to carry the hand across the page for producing spacing in width, with a more or less admixture of the arm movement for producing height of letters.

(b) For producing Commercial business writing an almost pure arm movement is best as great accuracy is not aimed at and the larger muscles have a greater power of endurance; act with greater reflexive accuracy, and may be trained to move with greater rapidity than the smaller muscles of the fingers. However a slight finger action may be used in the loops and in making figures where there is little gliding or continuous movement required.

(3) Q. How long should be considered a reasonable time in which to master the two styles of business writing?

(3) A. (a) To master the commercial business hand the average person in possession of the natural use of his mind and body may, by devoting an average of one hour each day to the subject, master a good commercial hand writing in six months.

(b) For mastering the professional business hand it would be reasonable to expect the average student to at least double the time required by him for mastering the commercial hand by continuing the same amount of practice and study daily.

(4) Q. What should be considered a good rate of speed in executing each of the two styles of business writing?

(4) A. (a) For executing the professional business hand, a speed of 24 letters per minute may be considered a fair average.

(b) For writing the commercial hand 100 letters per minute may be considered a fair average.

(5) Q. What is a fair estimate of the value of a good business hand?

(5) A. (a) In a strictly commercial sense, the commercial hand when mastered to a high degree, especially so that it takes on some of the appearance of the professional business hand, it is fair to consider that in the mere advantage it brings in the way of increased salaries, is worth at least $100 a year. But when opportunities for securing positions and promotions are considered, its value may reasonably be estimated to be several times as great.

(b) The professional hand finds its chief value in securing and holding positions as teachers and as supervisors in secondary schools and colleges and in such positions it is almost wholly the means of securing and holding positions.

(6) Q. Who may master ornamental or professional writing?

(6) A. Any person in possession of the natural use of his mind and body who has sufficient perseverance may do so. The concepts that must be developed in the mind may be developed in any normal mind and the muscular and nervous control that is necessary to reproduce these concepts on paper may be developed in any normal body. What is correctly called adaptability varies in different persons and for ornamental writing the person must either possess or develop with special effort the concepts of grace and beauty. Also there must be overcome any undue inclinations to be selfish, calculative or over economical as these traits tend to restrict the movement and will prohibit the execution of lines that are bold, dashing and graceful.

(7) Q. What is a good shade in ornamental writing?

(7) A. There are four shades in ornamental writing and the capitals when made in the most commonly accepted professional styles divide themselves in the following order: For the first shade C, H, D, O, E, A. For the second shade N, M, W, X, K, B, R, L, S, G, P, T, F, I. For the third shade Q, Z, J. For the fourth shade V, U, Y. There are two essential elements to be embodied in each shade.

(a) The climax or point at which the shade is wider than at any other point and from which it should taper evenly toward its two extremities.

(b) The swell of the shade which should be on the outside of the curve. The climax in the first shade should be at the middle of a true oval on the left side. The climax of the second shade should be on the right side of the true oval, at the point where the shade first touches the base line. The climax of the third shade should be at the right side of the true oval, directly opposite from the first shade. The climax of the fourth shade should be at the middle of the stroke or where the right curve ends and the left curve begins.

If the oval with the first shade be inverted it will show the correct position for the third shade.

The upper half of the fourth shade should be the same as the upper half of the third shade, but higher on the stroke. The lower half of the fourth shade should be the same as the lower half of the first shade but lower on the stroke. The second shade should have a heel and a toe. The heel being the climax and both heel and toe should rest on the base line.

(8) Q. What constitutes a true oval?

(8) A. The true oval is a fact in nature. It is expressed in the orbits of the planets; in the flight of birds; in the movements of animals; in the shapes of leaves and fruit, and in the bodies and trunks of animals and trees. It is represented in the outlines of continents and oceans and in a more or less modified form in everything, even in the sweep of the tireless winds. The oval that embodies the highest degree of grace is the one that is the ideal of the professional penman and it is one that with perfect regularity defines an area seven-tenths as wide as it is long.

CARDS! For Fine Penmanship

Hand Cut—1,000 3-ply Special Wedding 85c, 5,000, $4.00. 1,000 3-ply colored, 85c. 1,000 3-ply Tinted, 85c by express, mail prepaid. 500 3-ply Special W. 70c; 5.0 Colored 70c. 500 Assorted Comic, $1.25. 500 Assorted Serolls, $1.25.

POST CARDS

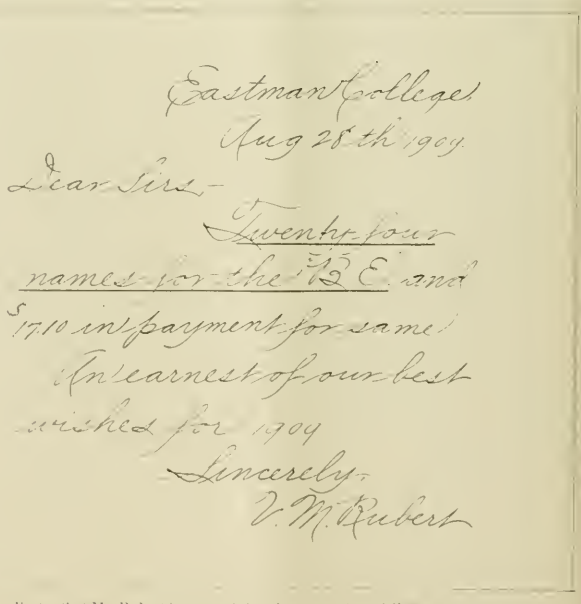
Flourish Designs with sentimental readings—something new. They show beauty and skill in an art much admired. Sample dozen 15c. How to succeed in selling post cards. My Album, 2c. Designs and Card Writer's Manual. All about quick selling cards. 2c Your business solicited.

19 SNYDER ST **W. McBEE,** ALLEGHENY, PA.

YES, PERSONS IS in the same business. My Grand Offer of 25c, consisting of 18 fine cards with name, 7 of which are flourished still holds good. 1 doz. white or blue cards 15c; 25, 25c; 50, 50c. Thorough courses by mail. Live card agents wanted; liberal commission. Circulars free. Address,

F. E. PERSONS

445 Breckenridge St., BUFFALO, N. Y.



Eastman College
Aug 28th 1909

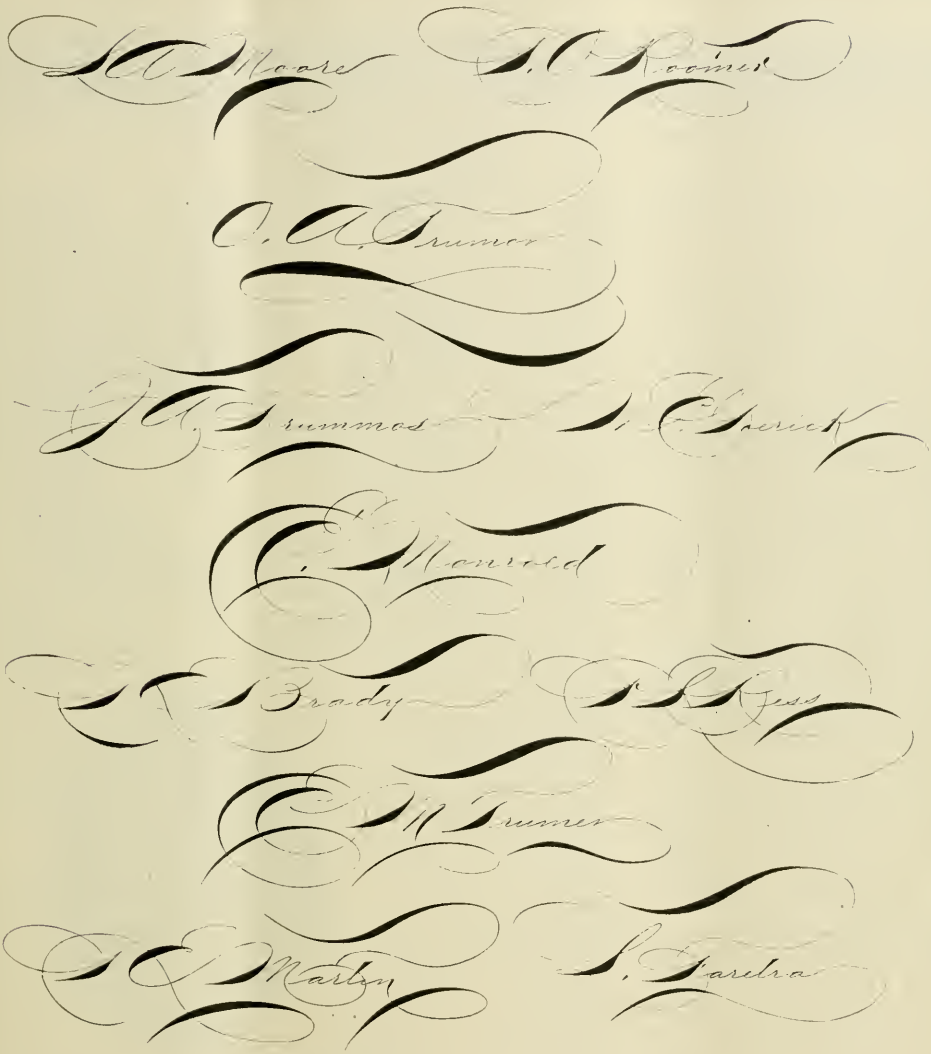
Dear Sirs—

Twenty-four names for the $2 E. and $7.10 in payment for same. An earnest of our best wishes for 1909

Sincerely—

V. M. Rubert

The above indicates that Mr. Rubert is maintaining the reputation of Eastman College for fine penmanship.



By R. Guillard, Behnke-Walker Business College, Portland, Ore.

Pen Maneuvering

By the Editor.

GOOD GUMPTION SERIES

F. A. Keefover, Principal Commercial Department, Blue Rapids, Kans.

BEING "SIZED UP"

Did you ever stop a minute, take a look at a new student brought into the room, and "size him up"? What did you judge the stranger by? Just study a minute what there was about him that counted for or against. There is someone "sizing you up" every day or so, and in most of the important deals of our life, you are likely to be sized up in a glance or two by the one you want to impress or convince.

Personality. There you are. If there's anything harder to do than to define "personality," it is to make a big change in one's personality over night. Your personality is *you* and the way you impress people at first glance and afterward character and disposition and appearance—dress, neatness, collar, tie, shoes shined, clean hands, clothes without wrinkles, pose, walk, expression, voice, language, everything visible and audible. The old-fashioned people who depended on muscle labor, rain and nature for prosperity used to say clothes didn't count. They even had a contempt for the neater necessities of today. Maybe good, neat dress didn't count for much when they generally knew one another for years.

You and I depend on people instead of the weather. We have to impress people. One of the first things is to show them we respect ourselves enough to dress with neatness and taste. That helps make them respect us. Besides, the key to the inside is looked for on the outside—our general appearance reflects our tastes, temperament, character and mental endowment. If you want to impress people as having a good mental equipment and habits, make a showing of it in the outside signs, otherwise they may overlook you. Don't hide a good article by an advertisement, for inferiority.

Did you ever notice there are some of the students, nobody thoroughly trusts, others that are generally disagreeable, others lazy, and a few for whom nearly any student would go out of the road to help? If you were tomorrow given a fortune and had to pick from among your acquaintances one or two to help you look after the business, which ones would you pick? Why would you pick those particular ones? What qualities have they, that appeal to you? These are practical questions, for the business man who tries to "size you up" when you are looking for a position, is asking and answering these questions as regard to you.

The same qualities that appeal to you in one you would trust with your business and money, will in you appeal to the business man. If you want to cultivate a good, winning personality, here's a suggestion.

This human race occasionally has a freak. Lincoln was great enough that he compelled respect in clothes rather unique, but you and I are not freaks, and are foolish to knowingly work under a handicap. A business man might not care for himself whether you came to the office in brogans or patent leather, but he is running his business along lines to please his customers, and the customers care. He may not mention these things—he thinks if you're brought up as you should be that you'll already know or soon learn.

After all, the most of us learn by the wayside, just as we go along. We can't possibly prepare ahead for every new condition beyond learning the general principles. That takes me to a different story.

STANDING ON YOUR OWN FEET.

Did you ever get roiled up at the teacher because he wouldn't "get your proof", solve a problem, help you make out your shorthand hentracks? Called him an onery old crank, or if it was a lady, she was a cantankerous, stingy-souled, dried-up old maid. Didn't you? Well if you didn't feel like it, you're better dispositioned but different from most of us. You have a better personality that far. Most of us who have lived a few years, afterward have come to thank that stingy-souled, dried-up old maid when we had to work shorthand under difficulties and read it without a possibility of key or help. Every one of us has come to bless that cranky man for teaching us to stand on our own feet, when we went out to face new positions and solve problems we never dreamed of before. Yessir-e-e, whenever a teacher goes much further than to show you *how* to work, you can put it down he isn't eighteen carats fine as a teacher.

As nearly as some of us have been able to figure it out from our own experiences and observation, most of the important things in every successful person's history are new to him at the time and handled by hard work and judgment following general principles. If you leave school, you'll find lots of new things in your first job, because no two jobs are exactly alike in this world. Then if you progress, the time comes when you'll tackle a job or piece of work entirely new. Maybe you never tried anything of the kind before, haven't the beginning of experience.

Suppose you start as stenographer or bookkeeper with a real estate firm. Bye and bye, the boss, let us hope, makes up his mind you're able to go further. He wants you to be a city salesman. If you've had your hard problems solved for you, you may have "cold feet". If your constitution and training are right you'll consider the boss ought to be a judge of your ability, and you'll brace up your nerves. You'll find the important step ahead to better things, nearly always takes you, as this does, in to a work and responsibility entirely new. In the beginning of each upward step you start in a cold chilly fog of ignorance and uncertainty. The only way to get the blood going right and warmed up, is to work, work, work.

If you've been used to "standing on your own feet", you'll likely learn while you work. Your imagination, inventive faculties and general knowledge will show you how to meet most of the new situations and solve most of the new problems. None of us ever get able to solve *all* of them.

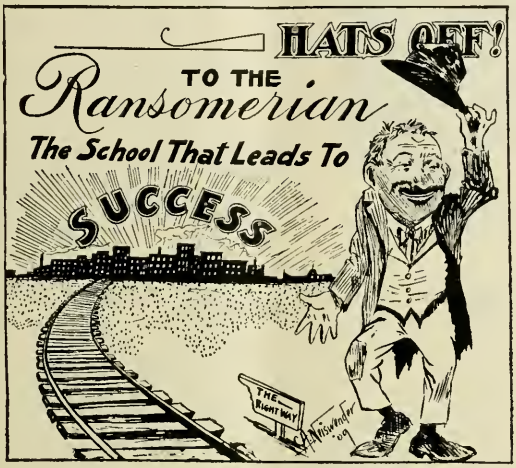
But the big point is—in each step upward we meet situations entirely new. We must solve new problems alone. We must stand on our own feet—depending upon our wits, our "thinker" to take care of whatever comes up and to accomplish our purpose. No man or woman ever went far enough to be mentioned, without having this experience. The sooner we learn to stand on our own feet the better and the more easily and firmly we do so.

When Taft was twenty-five, he didn't know he'd be Governor General of the Philippines. It was a new kind of job. He had no friends with experience. He had to learn his job just as it came to him. Taft didn't know very much about canals, nor a dozen other things, but he seemed to please those who sent him to inspect. He hasn't had any experience in being President. But he has the principles of general knowledge, he works, and he'll learn his job. Every step forward brings us to something entirely new and we must stand then, each on his own feet. Cultivate the habit, you'll need it.

Right here lies the general difference between the "country boy" and the "city boy". It is considered stylish among writers to tell how the country boy with his good habits goes down to the city and takes a leading place over the others. My experience is there isn't much difference as to general habits for awhile at least. The difference is more in other ways. There's no question the city boy has the advantage in a hundred ways--dress, appearance, knowledge of human nature and the city. The country boy who has much of this to learn is working under a handicap. If he excels in the end, it must be principally because he works harder, and has been taught early to stand on his own feet.

As Kipling would say "He has found himself". He has learned what he can do and what he cannot well do. This comes only by trial, hard trial, depending upon himself alone. After all, the credit is not in what was given you, but in how hard you tried. The glory may come from the achievement; the credit is in the effort. Find yourself.

A line of my business writing—



The above line of business writing and also the cartoon herewith, are from the pen and brain of Mr. Neiswender whose photo and testimonial appear herewith. He is rapidly becoming one of the finest penmen and cartoonists in the country. A Ransomerian student, 1909.

MR. C A. NEISWENDER
PENMAN TOPEKA (KANS.) BUSINESS COLLEGE

Topeka, Kans., Aug. 8th. '09.

Prof. C. W. Ransom,
Kansas City, Mo.

Dear Mr Ransom:—I took up the work with the Topeka Business College on the 1st inst, and indeed feel very grateful to you for securing this place for me. I find this school to be one of the largest and best in the State and the prospects for business this fall are very encouraging.

I am going to take the privilege here to express my sentiments regarding the excellence of the Ransomerian School. The interest you have manifested in my behalf since the day I enrolled shall always be remembered. The various drills and copies constituting your course of lessons were unique and original in design, and furnished me a constant source of inspiration. The instructions accompaning each lesson were very clear and concise and your criticism in red ink enabled me to learn by my own mistakes. The many letters of encouragement you wrote me during the course, and the timely hints and suggestions stimulated me to the point of working harder and learning more rapidly. I am truly proud of the rapid progress I have made while a pupil in your school and those who are so fortunate as to be under your tuition should be thankful.

Again thanking you with kindest regards, I am,

Sincerely yours,
C. A. Neiswender.

I HAVE TAUGHT hundreds of young men and women to become fine business and ornamental writers. I have brought young men from small towns and placed them in large cities to fill positions of trust and honor at the head of commercial schools. I have taught sons and daughters of successful merchants, and prepared them for more important work in their father's business. I have made good penmen better ones by teaching them the Ransomerian method.

I HAVE HELPED bright young men and women in positions of importance by adding the knowledge of this important factor, penmanship, which has proved the stepping stone to future success I have equipped them with such splendid education in the penmanship line that the demand for our students has been far greater than the supply, during the past year.

I HAVE, THROUGH MY SYSTEM of successfully teaching penmanship by mail, assisted public school teachers to to become superintendents, assistant principals of commercial departments to become principals, principals of business colleges to be elected to commercial high schools. I have converted small salaries into larger ones.

ALL THIS I have been doing for years and I have been doing it practically, thoroughly and exclusively by mail. These benefits should be taken advantage of by you.

YOU NEED THIS TRAINING regardless of what your calling may be, whether you intend to be a teacher of penmanship or not, a good hand writing will enable you to grasp your present occupation with more intelligence and with greater capacity.

Send today for a copy of the Ransomerian Journal. It is mailed free.

Write this very hour, do it now and address all communications to

C. W. Ransom

President Ransomerian School of Penmanship
244 Reliance Building, Kansas City, Mo.

Roundhand

By P. H. Englehart,
Columbus, Ohio,
Care Zanerian.

Send work and self addressed postal for criticisms.

INSTRUCTIONS.

This lesson concludes the minimum letters. We have made the letters unusually large in order that you may get a better conception of them.

The first letter *x* is made by starting upward. It is finished with a downward hair-line, passing through the center of the shade. However, lift the pen on each side of the shade.

The letter *v* is started in the same manner as *x* but finished with a blind loop and a hair line bending abruptly to the headline.

The first *r* consists of the upper-turn principle, is finished with a hair-line from about one-third the height of letter to the head-line and is then finished the same as the letter *v*.

The letter *x* is somewhat difficult to execute. The shade, if turned upside down, should resemble the letter *c*. The second part of the letter should be slightly curved and made downward.

Letters *c, e, a, o, r* contain the same principle and once it is mastered you will not have much trouble with any of the above letters. The shade should be slightly curved and made rather slowly. Note that the thickest part of the shade should be below the middle of the letter. The hook on the *c* should be made downward, and the dot should not be quite as heavy as the shade. The second shaded stroke in *e* should be downward, the heaviest part of the shade being near the top. The first part of *a* is similar to *o* so far as the first part is concerned and is finished the same as the letter *i*. The second shade of *o* is made after the oval has been made. The blind loop in *r* should extend somewhat above the head-line.

You will find *s* to be quite difficult. Slant the up stroke if anything a little more than the others as it will help you to get the shade on the same slant as other letters. The blind loop at the top should be the same as in *r*. Note that the thickest part of the shade is above the middle of the letter.

In writing the words watch spacing, slant, turns, etc. You will soon discover that spacing is a very important feature, although the slant is not a second consideration.

Strive to do your best.

D. T. Ames.

OBITUARY.

It is with sincere regret that we announce the death of Mr. D. T. Ames, at Mountain View, Calif., Aug. 26.

Mr. Ames was born in Vermont in 1834 and was therefore, seventy-five years of age.

In 1862, after having secured a fairly liberal education, he went to Syracuse, N. Y., and opened a business school, being probably the first commercial school to teach shorthand in connection therewith. After being admitted to the bar in 1869 he removed to New York where he drifted gradually into the penmanship publishing and engrossing business. It was from 205 Broadway for many years that the Penman's Art Journal was published. He is now generally recognized as having been the pioneer penmanship editor of America.

Mr. Ames also developed a large engrossing business, and in due time his pupil, Charles Rollinson, became associated with him, and eventually took entire charge of the engrossing business.

But his greatest work was neither that of an editor nor that of an engrosser, creditable as they were, but it was as an expert in questioned hand writing that Mr. Ames is most widely known, and as such he will probably be known longer than by the other two. For nearly half a century, Mr. Ames has been recognized as one of the leading, if not the leading, expert of questioned hand writing in America.

Ten years ago after closing his business in New York he moved to Mountain View, Calif., where he resided until his death, and where during the San Francisco earthquake and fire he lost a large portion of his life's savings.

His widow survives him, and to her we extend our sincerest sympathy in her bereavement.

From L. Madarasz, Knoxville, Tenn., we recently learned of the death of Mr. B. M. Worthington, of Chicago, on Sunday, August 21st. He was buried in his old home town, Madison, Wis. Mr. Worthington was one of the finest penmen in our profession in the 70's, and did very excellent work up until recent years. He was the manufacturer of the well known Worthington Glossy Black Ink, which for artistic effect in fine writing has never been excelled.

Madarasz Letters is prepared for a short time to write you an ornate specimen letter. The price is $1. These are the finest specimen letters ever sent out within the past 25 years. No other but one can equal them, and that penman is not preparing that kind of inspiration. Get busy if you want the best ever. Limited number to be written.

L. Madarasz, Knoxville, Tenn.

The Acme of off-hand ornamental writing is embodied in the Madarasz Scrapbook. The price is $15. If you were to spend $3000 around among the penmen buying specimens, you could not duplicate this collection of business, ornamental and fast round hand writing, and flourishing. There are things in this book beyond the reach of any other penman, and sets the mark for even the top-notchers to shoot at. It is the pace-setter. Several books have been delivered, the owners make more extravagant claims for them than I do. The book is easily worth $100 of any penman's money. You should know if you don't that there is always one best. They say, I'm it.

L. Madarasz, Knoxville, Tenn.

Korean is the name of that superb quality of stick ink—the kind that is pitchy black on shades and produces those wonderful hair lines, soft and mellow. Prices, $2, $3 and $4 per stick. Limited supply. The $4 stick about three times as large as the $2 one.

L. Madarasz, Knoxville, Tenn.

TEACHERS COURSE IN PENMANSHIP

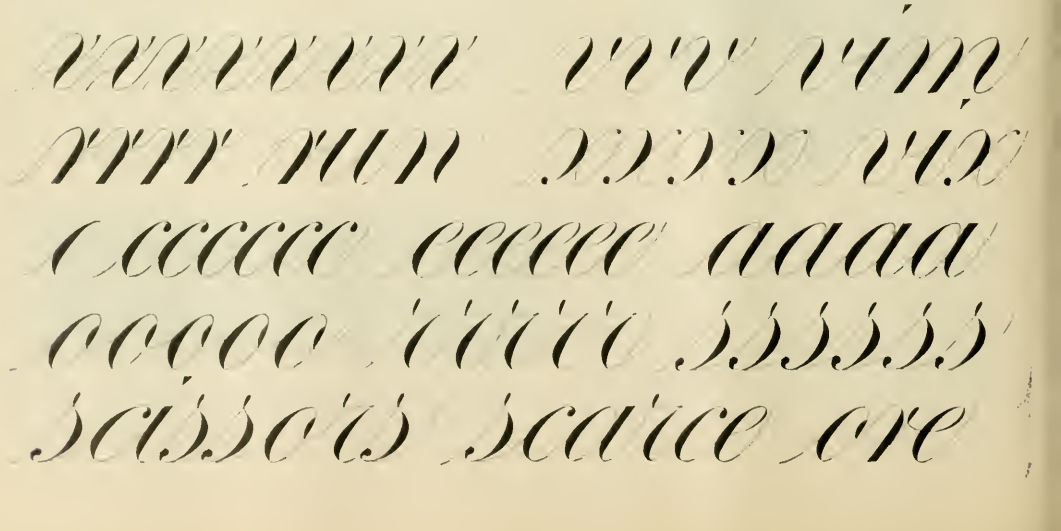
Send me a specimen of your writing for examination and I will arrange a SPECIAL COURSE of 48 lessons with instructions to suit your needs. The copies are beautifully written with the pen. This most excellent course of 48 lessons, especially arranged and planned for your improvement, means much to you

Course in Business or Ornamental Writing..... $4.50

SPECIMENS

Ornamental letter, very fine..... .50
Flourish, suitable for framing..... .50
Cards, per doz. 25c. The finest oblique holder..... .50

Specimen of my writing for 2c stamp. Write at once if you are interested in the best course of lessons in writing. H. B. LEHMAN, Central High School, St. Louis, Mo.



FREE TUITION SCHOLARSHIP

Carnegie College gives Free Tuition by mail to one student in each county

COMMERCIAL NORMAL ACADEMIC COURSES

Bookkeeping	*Arithmetic*	*Literature*	*Rhetoric*
Shorthand	*Geography*	*Latin*	*Geology*
Penmanship	*Grammar*	*Algebra*	*Botany*
Com. Law	*History*	*Geometry*	*Physics*

Cut out this Ad. draw a line through each study desired, and mail with application for Free Tuition to

CARNEGIE COLLEGE, ROGERS, O

GETTING OUR SHARE

Of the calls for high grade commercial teachers. Is your name on our list? A wise business policy on your part to have it there.

Write today.

CENTRAL TEACHERS' AGENCY

E. C. ROGERS, Manager. COLUMBUS, O.

WRITTEN BY EXPERTS 902

LEARN EXPERT SHORTHAND

from court reporters. Individual instruction by mail. For beginners and stenographers. Easy to learn, write and read. Write for free catalogue.

SUCCESS SHORTHAND SCHOOL

Suite 409, 79 Clark Street, Chicago, Ill.
Suite 1204, 1416 Broadway, New York City, N. Y.
We have two schools. Address the one nearer you.

TEACHERS AND SCHOOLS

Positions filled in every state in the Union and Canada. We need your business; you need our services. We have opened the door of opportunity to many. May we assist you? Don't delay, write today.

Address

The Instructors' Agency

Boxes 29-31, Station 2, Marion, Indiana

Why Do You Suppose

The Teachers College, Columbia University, New York, has adopted the

ISAAC PITMAN SHORTHAND?

If you want information, write for "Why the Isaac Pitman Shorthand is the Best?"

ISAAC PITMAN & SONS, 31 UNION SQUARE, NEW YORK

FOR SALE

A paying Business College located in Illinois in a town of 65,000 inhabitants. Other suburban towns within a few miles of this school have a population of 25,000 making a field of 90,000 to draw from. Competition very light. The daily attendance is 45 and for night class 25. The gross receipts for tuition for the past year were $6,000. Expenses low. Can be bought just now for $2,400. Reason for selling: other business. Write at once.

Address, Opportunity, Care of

Columbus, O., Business Educator

Indiana Business College

Has schools at La Fayette, Logansport, Kokomo, Anderson, Marion, Muncie, Richmond, Columbus and Indianapolis. The INDIANA BUSINESS COLLEGE of Indianapolis is the CENTRAL BUSINESS COLLEGE.

Qualified Teachers

In either the Gregg, Chartier or Pitman systems furnished schools on short notice. Tell us your wants and we will make a selection that will please you.

Prospective Students

Of a business college should send for our literature. Write:

Indiana Business College

Box 353, Indianapolis, Ind.

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

FOR SALE Either one-half or a controlling interest in a well-established Commercial School (Incorporated) in one of the largest cities in the United States. The School has done an annual business during the last six years of $38,000 to $48,000. It is well advertised, and the present year's business good. Other business interests makes the sale desirable. For particulars and interview,

Address No. 45, Care of

COLUMBUS, O. THE BUSINESS EDUCATOR

THE DEMAND STILL CONTINUES

Up to the time the October number of THE EDUCATOR went to press, we were having a strong demand for good teachers. We are proud of the record of high-class positions filled, of high-class teachers placed. Did we serve YOU?

UNION TEACHERS' BUREAU, 229 Broadway, New York

MANY OF THE

BEST SCHOOLS IN THE UNITED STATES

Secure Their Teachers Through the

Continental Teachers' Agency, Bowling Green, Ky.

Correspondence Solicited with FIRST-CLASS Teachers and FIRST-CLASS Schools

THE LAND OF OPPORTUNITIES: THE ALASKA-YUKON PACIFIC EXPOSITION will open the first of June for the purpose of exploiting the resources of the Pacific Northwest. We are specializing in the work of placing commercial teachers of the better grade. Wonderful opportunities for live commercial men and women in this growing country. INFORMATION FOR THE ASKING.

NORTHWEST TEACHERS' AGENCY

615-16-17-18 Pioneer Bldg. SEATTLE, WASH.

PORT ARTHUR BUSINESS COLLEGE, PORT ARTHUR, TEXAS, is a unique business school, occupying splendid new buildings, is backed by prominent business men and endowed by multi-millionaire John W. Gates. Two of our members go there this month at excellent salaries. Three high school positions are now open (Sept. 6th), salaries $1000, $1100, $1200, for nine months. Write us.

THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.

WEBSTER GROVES, ST. LOUIS, MO.

R·B·I·

TRAINING SCHOOL FOR COMMERCIAL TEACHERS

During our recent July and August summer school for commercial teachers we had students from Connecticut, Indiana, Maryland, Massachusetts, Michigan, New York, Ohio, Pennsylvania, Rhode Island, South Dakota, Tennessee, Vermont, West Virginia, Wisconsin and Canada.

Absolutely every man on the list, desiring our assistance in securing a position, has been recommended and placed. We could have taken care of as many more. We are receiving calls every week for teachers for good positions that must go unfilled by us for lack of candidates.

WANTED, teachers of the commercial subjects to take our special training. Some students have entered the school for advanced instruction in the commercial texts. They will take our normal work in July and August, 1910, and be ready for actual work next September.

Send for catalogue and summer school bulletin.

ROCHESTER BUSINESS INSTITUTE Rochester, N. Y.

32 Colleges

And high schools, state normal schools, and academies obtained, during the past season, teachers through this office, at salaries ranging from $50 to $150 a month, and in all parts of the country, except the extreme South. Come to us in emergency.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

A SPECIALTY BY A SPECIALIST

E. E. Gaylord, Manager Prospect Hill Beverly, Mass.

Lessons In
LETTERING
G. H. Lockwood,
Lockwood-Stoltz
Art School,
Kalamazoo, Mich.

LESSON IN LETTERING

Inasmuch as lettering is an essential part of a practical artist's knowledge, especially so if he ever expects to do modern commercial work, we have decided to start a regular short course in same to be given through this magazine. We will make no pretensions of making this course either thorough or exhaustive; the subject is too large for that, considering the space at our disposal; but we will give you several good standard alphabets, a knowledge of the tools necessary, and a great many side points on how to avoid the various mistakes commonly made by amateurs and would-be professionals.

For this work you will need the following supplies: Set of drawing instruments containing at least a ruling pen, compass, and dividers; "T" square, triangle, ruler, drawing board, pencils, brushes, eraser, pen and pen holder, ink, thumbtacks and paper.

CLASSES OF LETTERS.—All styles of letters are included in two classes. Class 1. Those formed by thick and thin lines. Class 2. Those formed by thick lines only. All the different styles of letters used today belong to one or the other of these two classes. See Fig. 2, which shows the two classes and a few of the different styles of letters which come under each class.

MECHANICAL LETTERING DEFINED.—Before you can become a good letterer and do lettering free hand it will be necessary for you to have a good knowledge of mechanical lettering in order to thoroughly learn the exact formation of each letter. In mechanical lettering the "square method" is used in starting to train the eye and hand. It consists in forming the letters with the aid of mechanical instruments such as straight edge, compass, T square, triangle, etc.

FREEHAND LETTERING DEFINED.—Free hand lettering has for its basis mechanical lettering, therefore the necessity of learning the mechanical lettering first in order to train the eye and hand is of the utmost importance. Free hand lettering consists in doing the work nearly by the aid of the eye, using only the top and bottom lines to aid in getting the letters even in line and in proper proportion. The spacing is done by the eye.

DIFFERENT PARTS OF A LETTER DEFINED.—The lines which form the letter are called the outline. All the space that lies *inside* the outline is called the body of the letter. In a thick and thin letter the widest space between the outline is called the body. See Fig. 3.

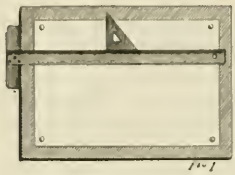


Fig 1

Fig 3.

THREE DIFFERENT STYLES of THICK and THIN LETTERS

A B C

FRENCH ROMAN ROMAN ITALIC ROMAN

THREE DIFFERENT STYLES OF THICK LETTERS

A B C

FULL BLOCK HALF BLOCK CONDENSED

Fig 2.

WALTER

Fig 4

WALTER

Fig 5.

The spur used is a projection used to give the letter character. The main difference between certain kinds of letters lies right in the spurs. There are a great many styles of spurs, some of which are shown in Fig. 3.

A FEW HINTS ON SPACING LETTERS.—Spacing the letters is one of the hardest and most important things the letterer has to learn. No matter how correct each individual letter may be if the letters are not properly spaced the effect of the lettering is spoiled. A line of properly spaced letters should have an even and harmonious effect. That is, the letters must all be the same general width and proportion and the spaces between them should be equalized as much as possible. Try to make the area or white space between letters as nearly the same size as possible. To do this we must increase the width of some letters and reduce the width of others. For example we take the word "Walter". See Fig. 4 and 5. Fig. 4 shows the incorrect way of spacing as the inexperienced person would be likely to do it. Notice the empty spaces between the letters WALT and crowded effect between E and R. This uneven effect is caused by allowing the same space between letters and by having the letters all the same size.

Notice how crowded and pinched up the letters W and A look. Fig. 5 shows the correct method of spacing the word. Notice the spaces between all the letters are even—that is, there are no crowded or empty places.

The space between the L and T being especially great we cut down the width of the two letters and bring them closer together. The empty space between the A and L, and the T and E, is also closed up by setting those letters closer together. The letters W and A, which looked so cramped and squeezed up in Fig. 4, are now widened out to their proper size and their sides are made parallel with each other.

It is hoped that you now see the importance of proper spacing as the essential thing in making *neat looking* and *legible* signs and cards. As a rule the hardest letters to space are those of an uneven width such as W, Y, V, A, L, J and T.

(We can furnish you with a nice set of cheap instruments for $1.00, postage 6 cents; or the entire outfit as above with 100 sheets of practice paper, and 100 sheets of enamel paper, 12x18, size of drawing board, for $3.50, by express, not prepaid. We prefer you to purchase supplies from your home dealer and only offer these to accommodate those who cannot otherwise secure them.)

Hymeneal

Mr. and Mrs. W. F. Giesseman
announce the marriage of their daughter
Hazel Love
to
Mr. Frank Briggs Timberlake
nineteen hundred and nine
Bellingham, Washington
At home
after November the first
101 S. Ninth Street, Lafayette, Ind.

ABCDEFGHIJ
KLMNOPQRST
UVWXYZ·&.
abcdefgghijklmnopqrsty
UVWXZ FRENCH ROMAN 1234567890

CARD CARVING

I will teach you how to carve roses, flowers, grasses, ships, etc., on cards with knife and gouge. The work is unique, handsome and taking. Any one can learn it and it will put more money in your pocket than any other kind of card work. I furnish the instruments, samples of the work and complete instructions for only $2.50. A sample of the work 10c.

A CARD EXPERT

I claim to be a card expert and for 25c will send a package of cards executed in black, silver, gold and colored inks to prove the claim. My large penmanship journal sent free.

SYRACUSE, N. Y., **A. W. DAKIN**

FOR THE BOYS.

In order to get my circular into the hands of 500 new students by Nov. 10, I will send all the following (75c. worth) for 25c. 1 beautiful flourish 25c. ½ doz. colored cards with white ink 15c. 1 set bus. caps. 20c. Your name written ½ doz. different ways 15c., and my circular all for a quarter. *Send today.*

Address, J. S. LILLY, Pen., Duo, W. Va.

Shading Pens

9 SIZES SHADING PENS $1.00. Catalog and Price List Free. write for it.
NEWTON-STOKES SHADING PEN CO., Pontiac, Mich.
Successor to R. A. Lee.

Rapid Calculation Is not a mere catch phrase. By proper application you can become expert in the things that count for promotion in business. I will send you a copy of Birch's Rapid Calculation and complete home study outline for 60 cents; stamps or M. O.
C. E. BIRCH, Lawrence, Kansas

SEATTLE INVESTMENTS

IF YOU wish to invest $50 or multiples of $50 in an investment of unusual soundness, now yielding 8%, with a certainty of increasing to 30%, write us. We are offering such an opportunity in the securities of an established manufacturing concern making a product of world wide use, for which the demand is increasing marvelously.

C. B. CAVANAGH & CO.
462 EMPIRE BLDG.
SEATTLE, WASH.

Learn Flourishing
I can make a good penman of you at your home during spare time. Write for my free book, "How to Become a Good Penman." It contains beautiful specimens of penmanship and tells how others became good penmen by the Tamblyn system. Your name will be elegantly written on a card if you enclose a stamp. F. W. TAMBLYN, 406 Meyer Bldg, Kansas City, Mo.

10c per Copy STUDENTS—50c per Year
ART MAGAZINE
G. H. Lockwood Editor
Of interest to Students of Cartooning, Designing or Illustrating. Gives lessons, publishes and criticizes students' work. Regular publication, not sent as a "PRIZE."
Address G. H. LOCKWOOD, Editor
KALAMAZOO, MICH. DEPT. 83

HIGGINS' ETERNAL INK / ENGROSSING INK
WRITE EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 30c.)
These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire
If your dealer does not supply these inks, send to
CHAS. M. HIGGINS & CO., MFRS.,
271 NINTH ST. BROOKLYN, N. Y.

BIGGER BRIGHTER BETTER THAN EVER

PENMAN WESTERN STATE NORMAL

Specimen Letter, Business Hand	$ 50
Specimen Letter Ornamental and Superfine	.75
Wedding Invitations, dozen	1.50
Written cards—very fine, dozen	.25
12 Lessons in Business Writing	7.50
DIPLOMAS ENGROSSED—German or Old English	

NOTE All card orders of 50c or over are packed with tissue in neat imitation wood box—a fine idea for ambitious penmen.
J. A. STRYKER, Kearney, Nebr.

Chicago, Ill., Aug. 27, '09.

The Business Educator,
Columbus, Ohio.

Gentlemen;

Please send me the Business Educator, Professional Edition, to my address for the dollar enclosed

Yours very truly
A. M. Grove

1005 Chi. Opera House Bldg.

This is a fine example of "French Roundhand", rapidly produced.

Situation Certificates

Burdett College, of Boston, with an enrollment of over 1800 students last year, gives each graduate a Full Life Membership in the Situation Department of their school. Messrs. H. L. Jacobs, Providence, R. I., and Fisher Bros., Somerville, Mass., are awarding membership certificates. So are others. A circular containing reproduced specimens and prices of our different designs will be mailed on request.

F. W. Martin Company
100 Boylston St., **Boston, Mass.**

Lessons in Text
LETTERING
A. W. KIMPSON
3937 Park Ave.
Kansas City, Mo.

This month we have the German Text Alphabet. It would be well to rule off horizontal lines the same as for the Old English Alphabet, and perpendicular lines as well, one quarter of an inch apart. These perpendicular lines will serve as space lines and also to show you how much curve you are getting in your strokes. This alphabet is easily mastered as well as the others if you will get right down to it and study the form first. Your time will be absolutely wasted if you try to make the letter before you know what the form is. Always use good paper and good black ink that has some body. Thin, pale inks are useless for lettering.

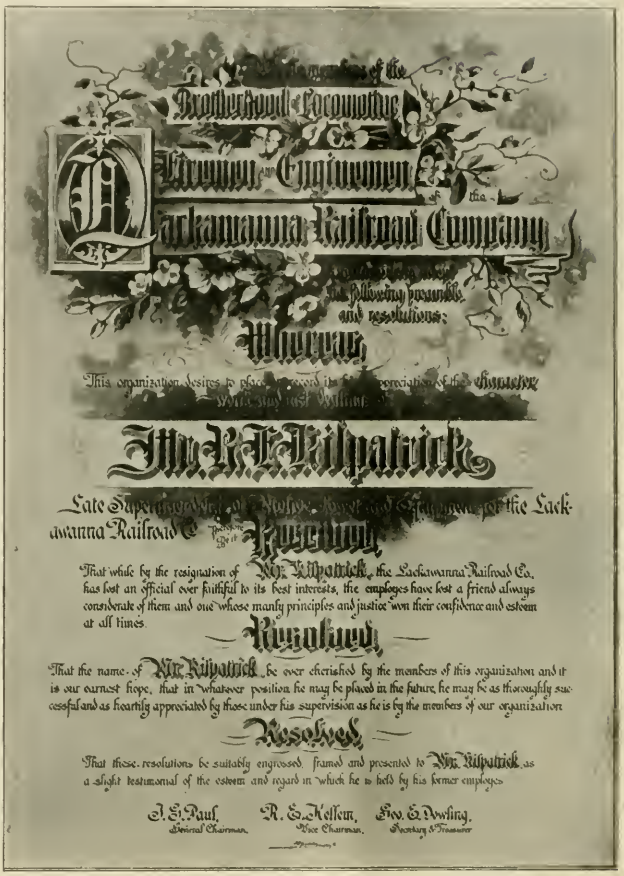
Notice how many of the capitals have the same strokes in them and how much the letters are really alike, or in other words, how easy it is to learn the forms if you will only study them for a while. Take the beginning strokes that are used in several of the letters and practice on them by themselves, then when you begin to make the letter you will find it much easier.

This alphabet was made with a No. 2 Soennecker pen, both the capitals and small letters. It is not necessary of course for you to always use a No. 2 pen. Use a size that is best suited for the place you are using the letters. I simply mention the size I used that you may know just what the original was like.

Practice hard on this and the Old English Alphabet and I assure you that you will find use for your work if you learn to make them well and the better you learn to make these the better you can also make the alphabets to follow.

The man who does his work so well that he needs no supervision has already succeeded.

—*Hubbard.*



Pen and brush work by P. W. Costello, Scranton, Pa. Done in black and white and various tones of gray produced by mixing Payne's Gray and Lamp Black.

A B C D E F G H I J K

L M N O P Q R S T U V W

a b c d e f g h i j k l m n o p q r s t u v w x y z 1909

Lettering X Y Z A.W. Kimpson, '09.

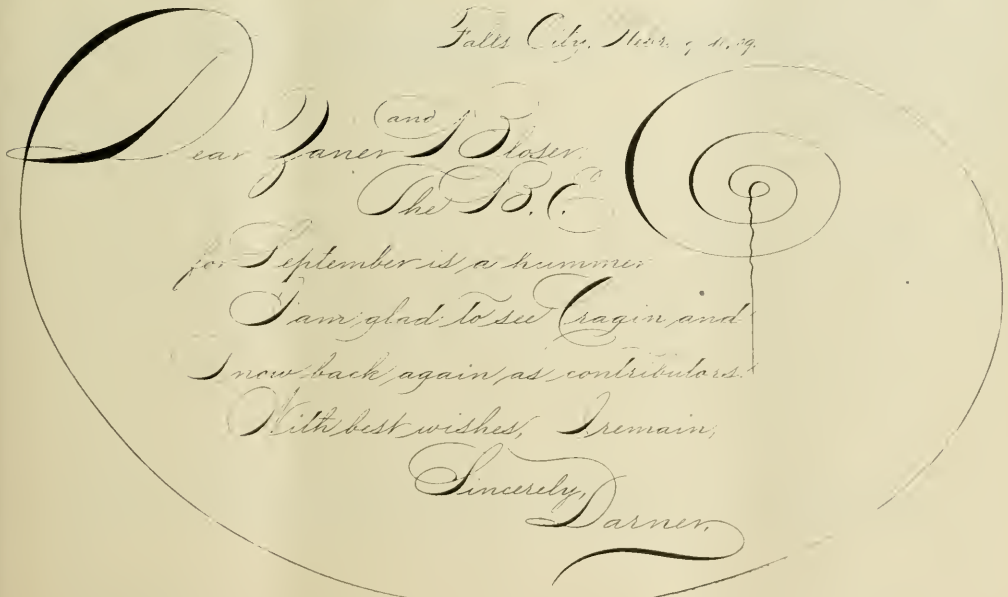
Good Writing Easily Taught

The enthusiastic teacher who provides for his student good copies, logically arranged and carefully graded, ought to get good results in penmanship. The mediocre teacher who uses Modern Commercial Penmanship, will get fairly good results in spite of his mediocrity.

WHAT IT IS

Modern Commercial Penmanship is a carefully graded course in plain, business writing, containing 60 lessons, 60 pages of copies, and accompanied by as many sets of instruction very carefully wrought out. The price of this book is 50c. Copies will be sent to teachers for examination upon receipt of 25c.

The Commercial Text Book Company
DES MOINES, IOWA



A "High Roller" from a "Top-Notcher" concerning the Best Ever—the B. E. Why not you try something unique and original and skillful and artistic. It is something out of the ordinary, well-balanced and graceful.

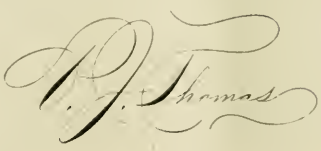
Flowers are the sweetest thing that God ever made and forgot to put a soul into.

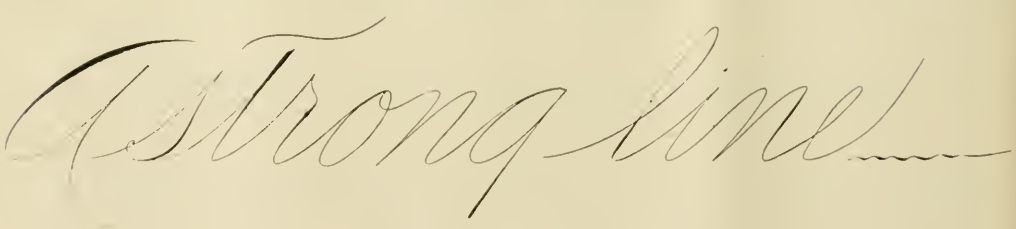
Beecher

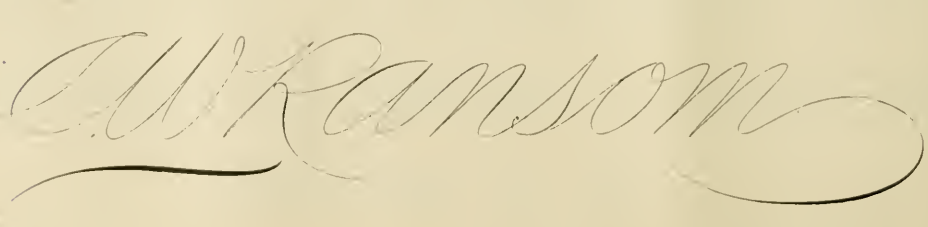
H. B. Lehman, Central High School, St. Louis, Mo.

DESIGNING and ENGROSSING By E. L. BROWN, Rockland, Me.

First make a pencil drawing. Study the tones carefully, also form and arrangement of the roses and leaves. The extreme length of your design should be about eleven and one-half inches. Rule lines for the text lettering one-fourth inch apart. Pencil in the lettering very roughly only to find the space it must occupy. Use a Gillott 170 pen for the pen work, and a number 2 1-2 Soennecken pen for the lettering. Make a careful study of the roses, giving special attention to the color values.







BOOK REVIEWS

"One Hundred Speed Exercises," and "Instruction and Drill Book" are the separate titles of a two-volume publication entitled "Arithmetic Aids", published by the Practical Text Book Co., Cleveland, O.

The first named contains exercises in arithmetic to be worked by the watch., the sheets to be signed, torn off and handed to the teacher. The second is devoted wholly to practical contractions. The books are considerably out of the ordinary in such publication and we shall be surprised if they are not just about what a good many teachers have been looking for. For prices, etc., you may do well to correspond with the publisher. It would seem that a vast amount of work could be accomplished in a very short time by the aid of these texts.

The Gregg Publishing Co., Chicago and New York, recently published a substantially-bound, 278-page, large-size, well-printed, book, entitled "Applied Business English" by Hubert A. Hagar, a teacher in the Gregg school, having had charge for a number of years of the English department of that institution. The book emphasizes the practical points on English, and differs from ordinary texts on that subject in that it is built largely on the theory that "The Application's the Thing". It is a natural evolution therefore of his school-room experience in his endeavor to meet the demand of the business world. The price is $1.25, but a copy will be sent to any teacher or school man on receipt of 25c, which is considerably less than the cost of printing and postage. It impresses us as being a good thing and the offer just mentioned is exceptional. So much so that we hope that only those who are really interested in the better teaching of English will take advantage of it.

"The Rational Method in Primary Writing" is the title of a very helpful Manual by Mr. J. H. Bachtenkircher, Supr. of writing, Lafayette, Ind. Inasmuch as Mr. Bachtenkircher is working along the same line that the editor of THE BUSINESS EDUCATOR advocates we naturally have nothing but good things to say of the book in question. Few men in our profession are better versed than Mr. Bachtenkircher, or better qualified to handle the subject logically before a body of teachers.

"The Show Card Writer," Pontiac, Mich., comes to our desk regularly, well laden with information concerning the show card art. Any one interested in that line of work would do well to subscribe for that magazine, at $1.00 per year or 10c a copy. It is beautifully illustrated and practically written and therefore right up to date.

"Nicholson's Three-Figured Method of Rapid Addition" by Chas. A. Nicholson, Price 50c, 144 East 34th St., New York City, is the title of as plendidly printed 22-page booklet devoted to the subject named in the title. Anyone interested in teaching this subject will do well to get on to the wire that leads to the address given, as the book impresses us favorably. The tables are unusually plainly printed. The book seems to be timely in that is aims at time saving.

"The Rite-Rite" is the novel name given to a mehanical device to enforce correct pen holding by S. R. Smith, patentee and manufacturer, Gainesville, Tex., principal of the Gainsville, Business College. It consists of a couple of straps around the wrist, and a rather elaborate metal contrivance with extensions to force the right position of the fingers, and a ball to fit in the palm of the hand. The whole invention or contrivance being designed to enforce correct position on the part of the pupils learning to write. As the author said not long since in conversation, "It is intended not so much as an end, but as a means to a correct end of pen holding and good writing." Those interested in devices of this sort will do well to correspond with the author as it is the most elaborate and expensive device for this purpose we have ever examined.

WORTH $100

Prof. H. C. Blair, of the Blair Business College, Spokane, Wash., says,

"I received your little booklet, '*Heart to Heart Talks with the Office Assistant,*' and I think it contains $100.00 worth of value to the average young person."

That is a pretty strong endorsement but it is absolutely true, and this valuable little booklet will cost you but **15c**.

Send today.

E. D. SNOW **Hornell, N. Y.**

LEARN TO ADD

Mental Addition SIMPLIFIED

By using my method you can add figures in columns with the same ease and rapidity that you read letters in words. *Anyone* can quickly familiarize the 165 possible combinations. So simple you wonder why you never thought to do it before. Full instructions postpaid, 50 cents. If dissatisfied, return the book; money and postage back immediately and *without a word*. Anything fairer? By adding in the right you *avoid* the brain-numbing drudgery of *haphazard* addition.

C. H. NICHOLSON, R. 190, 144 EAST 34TH ST., **NEW YORK**

TO SCHOOL PROPRIETORS—Every school will some time be obliged to teach *modern* addition and thus give students a *fair* start in business life. Why not do it *now*?

LEARN TO ADD

The Majority Rules

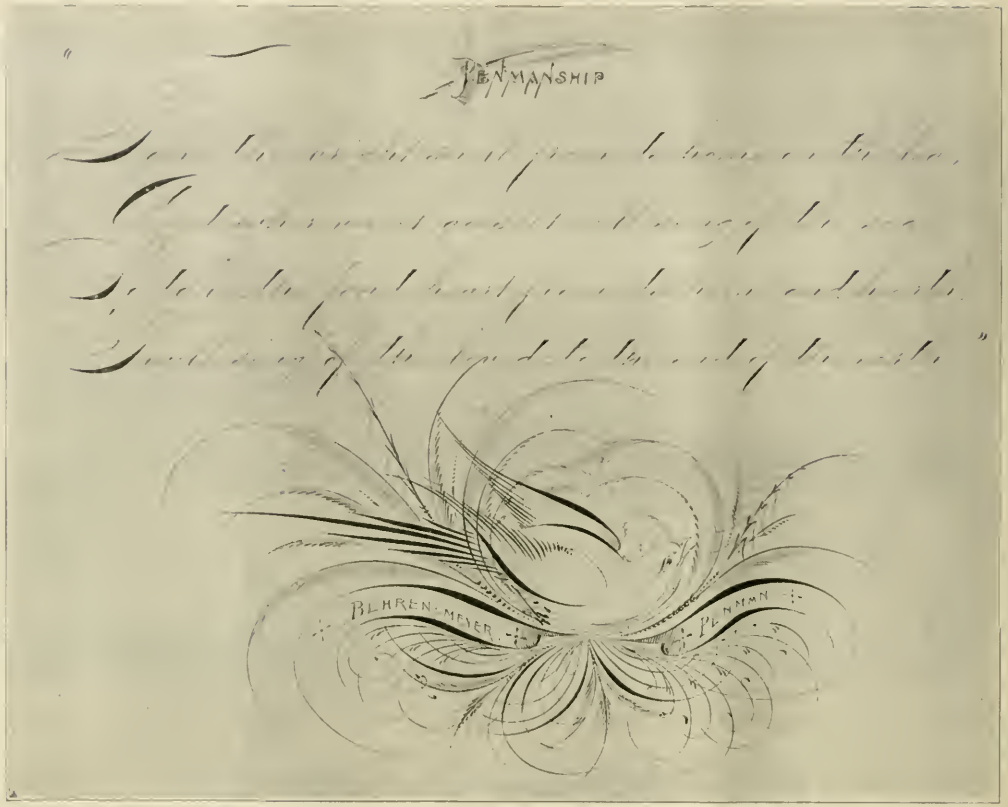
Politics should not enter into the text-book problem—nevertheless, votes count. Every order for "Practical" books is a vote in their favor. In many schools our books have been used since they were first published. This means that the men who manage these schools know good books. Their orders prove they consider our books the best.

Now comes the question: Why are these books used in a majority of the prosperous commercial schools? There is a reason. "Practical" text-books were written by men of practical experience in commercial school work and in actual business. The fundamental principles are presented in a clear and logical manner, and the student is taught to think for himself. Schools using our books send out self-reliant business thinkers, not helpless machines. To produce successful graduates means success for the school.

"Practical" text-books cover the following subjects: English, Spelling, Letter Writing, Arithmetic, Commercial Law, Shorthand, Typewriting, Bookkeeping, and Business Practice. Everybody's Dictionary is most useful in the home, schoolroom, or business office. Our new Arithmetic Aids, devoted to short cuts in figures and time-saving methods, are very popular. Write for catalogue and sample pages. Tell us of your needs. Do It Now. We pay the freight.

The Practical Text Book Company

CLEVELAND, OHIO



A Specimen of H. P. Behrensmeyer's masterful Penmanship, Gem City Business College, Quincy, Ill.

LEARN TO WRITE

At Home. America's Finest Penman teaches you. Complete new compendium, 6 position plates, 98 lines of copy, Dashy off-hand flourish and a large sheet of instructions for practice. All for a dollar bill.
Francis B Courtney, Cedar Rapids, Ia.

YOUR SIGNATURE

Written in the Mills style of business writing and a cut furnished of the same for $2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,

E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.

THE HAUSAM SCHOOL OFFERS THE MOST COMPREHENSIVE AND SCIENTIFIC COURSE IN

PENMANSHIP BY MAIL

OF ANY SCHOOL IN THE WORLD.

Beautiful book containing more than 70 fine specimens of penwork, *FREE* to all who wish to improve their penmanship. Address,
THE HAUSAM SCHOOL
Box 255 G HUTCHINSON, KANSAS

No Other System of Writing has equaled the Faust as a result getter. More graduates and less labor to get them, has been the record in schools using the **Faust Method**
It tells the Pupil and Teacher How. It will pay you to investigate. If you are interested, WRITE AND I WILL TELL YOU ALL ABOUT IT.
Don't Buy Your Practice Paper until you have examined the FAUST IDEAL. Its special ruling saves time, money and labor. Send for sample sheet and circular giving full description of the plan.

C. A. FAUST, - 40 Dearborn Street, - CHICAGO, ILL.

I will write your name on one dozen **CARDS** for 15 cents.
I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

DIPLOMAS

DIPLOMA BARGAINS FOR SEPTEMBER

Blanks	Each	Now
Style "B", 18x22, lithographed, linen bond,	$0.25	$0.10
Style "K", 18x24, " 40 lb lin. parch.	.25	.10
Style "U", 17x21, " Art parchment	.25	.10
Style "V", 16x21, " 40 lb Art parch.	.20	.09

(Penmanship Certificate)

Prices Talk. No Comment Necessary.

Name of school and location inserted by hand, $0.30 extra. 50 of either style with name of school printed, $10.00 complete.

For small cuts of above named styles and full description, see our latest catalog.

Please remember this—H. & B. Diplomas are Artistic, Tasteful and Correct. TERMS—Cash with the Order.

HOWARD & BROWN, ART ENGROSSERS AND DESIGNERS ROCKLAND, MAINE

LEARN to write your name, 15c; to write right 15c, to make figures 15c; to write cards 15c; to flourish 15c; to draw faces 15c; to draw landscapes in colors 15c; to draw designs, 15c; to draw block letters 15c

Address,

PARSONS - - KEOKUK, IOWA

CORRESPONDENCE AND RESIDENT COURSES.

CARTOONING ILLUSTRATING DESIGNING

G. H. LOCKWOOD, Art Instructor 20 years experience, author of first and latest, most thorough and practical, Art Courses in U. S. Successful graduates furnish "THE PROOF." Guarantee plan. See lessons before you enroll. STUDENTS ART MAGAZINE and 3 nifty catalogues for stamps.

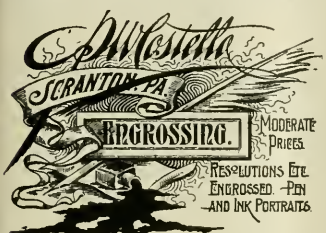
Lockwood-Stoltz Art School
Kalamazoo, Mich. 2 Dept.

College of Penmanship and Drawing

One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelchner.

If interested write for information. Address

Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.



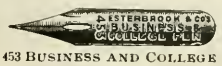
ESTERBROOK'S PENS

"Easy to write with, CORRECT DESIGN — UNIFORM TEMPER — Hard to use up." DURABILITY

150 STYLES

A 1 PROFESSIONAL
Fine pointed and elastic for card writing

TEXT WRITERS
Made in 3 widths and with long point to both left and right



453 BUSINESS AND COLLEGE
With fine and extra fine points. Elastic and smooth writing

ESTERBROOK STEEL PEN MFG. CO.
26 JOHN ST., N. Y. CITY — CAMDEN, NEW JERSEY

ADVERTISING PAYS

In the BUSINESS EDUCATOR if you have the right goods and put them up right.

Penmanship Copies
REPRODUCED IN FIRST CLASS STYLE BY
The Franklin Company
346-350 DEARBORN ST
Chicago, Illinois

FINEST PENMANSHIP SUPPLIES OBTAINABLE.

PENS AND HOLDERS.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00 ¼ gross 25c 1 dozen 12c

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c. ¼ gross 25c. 1 dozen 10c

Zanerian Medial Pen—A high-grade medium, extra smooth pen for business writing. None better. Just right for students and accountants. Gross 75c ¼ gross 25c

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c. ¼ gross 25c. 1 dozen ..... 10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ gross 25c, 1 dozen 10c

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross $1.00 ¼ gross 25c, 1 dozen 12c

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens 15c

Gillott's Grow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens 15c

Soennecken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2 2½, 3, 3½, 4, 5, and 6 single pointed and 10, 20, and 30 double pointed. 25c

Double Holder for Soennecken Pens—Holds two pens at one time ..... 10c.

Zanerian Oblique Penholder—Handmade, rosewood, nearly 12 inches long, a beautiful and perfect holder. 1 holder 50c

Fine Art Oblique Holder—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. Nearly 12 inches long. 1 holder sent in a small wooden box $1.00

Zanerian Expert Oblique Holder—The best low-priced oblique holder made.

1 holder	.....	$ .15
3 holders	.....	.35
6 "	.....	.60
12 "	.....	1.10
¼ gross	.....	3.00
1 "	.....	11.25

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c, 12 holders 65c

CARDS, INK, PAPER, ETC

Blank Cards—White bristol with finest surface for fine penmanship.

100 by mail postpaid	$ .28
500 by express	.75
1000 by express	1.35

Black Cards—Best made for white ink.

100 by mail postpaid	$ .28
500 by express	.75
1000 by express	1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.

6 sheets by express	$ .60
12 sheets by express	1.00
2 sheets by mail postpaid	.50

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½x23 inches.

6 sheets by express	$ .40
12 sheets by express	.70
3 sheets by mail postpaid	.50

Black Cardboard—Finest for white ink. Sheets are 22x28 inches.

6 sheets by express	$ .50
12 sheets by express	.75
2 sheets by mail, postpaid	.50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21x33.

6 sheets by express	$ .50
12 sheets by express	.70
3 sheets by mail, postpaid	.50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawing for photo-engraving.

1 bottle by mail, postpaid	$ .30
1 dozen bottles by express	2.00

White Ink—Very fine.

1 bottle by mail, postpaid	$ .25

Arnold's Japan Ink—Nearly ½ pint bottle by mail postpaid ..... $ .40
1 pint by express ..... .45
1 quart by express ..... .75

Writing Papers—All our writing papers are 8x10½ inches in size and contain 960 sheets to the ream. Ruling is faint and can be furnished wide (½ inch) or narrow (⅜ inch).

Extra fine 14 lb. white wove—

1 ream by express	.....	$3.15
½ "	"	1 60
¼ "	"	.95
50 sheets by mail postpaid	.....	.55

Extra fine 12 lb. white wove—

1 ream by express	.....	$2.70
½ "	"	1.45
¼ "	"	.80
100 sheets by mail postpaid	.....	.65

Extra fine 10 lb. white wove—

1 ream by express	.....	$2 15
½ "	"	1.20
¼ "	.....	.70
100 sheets by mail postpaid	.....	.60

Extra fine 12 lb. Azure (blue)—

1 ream by express	.....	$2.20
½ "	"	1.20
¼ "	.....	.70
100 sheets by mail postpaid	.....	65

Extra fine 17½ lb. Wedding stock—

1 ream by express	.....	$4.50
½ "	"	2 50
¼ "	.....	1 40
50 sheets by mail postpaid	.....	.70

Medium Grade Practice Paper—

1 ream by express	.....	$1.70
½ "	"	.95
¼ "	.....	.55
100 sheets by mail postpaid	.....	65

Send 5 cents in stamps for a sample sheet of each of the six grades.

All goods go by mail postpaid, except those mentioned to go by express, on which purchaser pays carriage charges. Of course the cheapest way to secure the heavy goods is to order fair sized quantities and have them go by freight.

We handle the best and can save you money. Cash must accompany all orders. Prices are too low to keep accounts.
Remit by money order, or stamps for small amounts.

Address, ZANER & BLOSER, COLUMBUS, OHIO.

THE PRESTIGE OF AN EXTRAORDINARY SUCCESS

As Commercial Text Book Publishers is Our Best Advertisement

This fall's orders are the best proof of the appreciation with which our publications are held by the teaching public, but big orders and quickly duplicated orders not only guarantee a largely increased business for the school year, but it guarantees a corresponding degree of prosperity among the commercial schools, and in this we rejoice. We believe in commercial education, and we glory in its success.

Do not forget in selecting text-books that *the Sadler-Rowe texts are school room productions,* by authors with counting-house and business training and experience.

We publish standard texts in every commercial branch. They are all largely used and are highly favored by teachers. If you wish to improve your course of study, communicate with us.

Before you organize your Commercial Law Class see "Rowe's Drills in Writing Contracts"—you will want to use them.

Do You Teach Your Students the Practices of Court Reporting?

See Booth's Dictator Part 3. Its Full of a Kind of Training Seldom Seen in the Shorthand School

Sadler-Rowe Company *Baltimore, Md.*

J. A. LYONS & CO'S ACCOUNTING SERIES

You can use no more thorough, life-like texts on bookkeeping than our Accounting Series. It consists of four parts. The merits of each part have been separately tested by experience. Each has won for itself the approval of the commercial teachers of the country as is evidenced by our large and rapidly increasing sales of these books. The four parts of the series are:

1. Modern Accountant or The New Complete Accountant One of these beginning texts should please you. Both are on the so-called "theory" plan, no business papers being used. Both are very thorough in their treatment of principles, well graded in development, and treat the subject of accounting scientifically and pedagogically. The New Complete Accountant starts with the journal and uses the journal largely as the basis of its development. The Modern Accountant develops journalizing and account study side by side from the start.

2. Wholesale Accounting This follows the beginning text. It is a set of three business months, on the individual business practice plan. Incoming papers come to the student filled out just as they would be in business. The set is very life-like, the customs of the business represented being faithfully followed. Incoming papers are not merely illustrative, but actually form the basis of the transactions, the student securing his data from the paper itself. Instructions both as to the principles of bookkeeping and the student's procedure are presented in such careful detail that the set is very easily worked out. It presents many new and valuable features, among which are the loose-leaf order system, the divided ledger, the inventory by accounting, and the recording of purchases, sales, and profits of departments. A very popular set.

3. Mercantile Accounting A more advanced set on the individual practice plan. It furnishes a decided step in advance in the principles of accounting and provides work that is slightly more difficult and technical than anything that has preceded it. The student gets a very broad view of the science of accounting and is taught to classsify and analyze entries and accounts. May be worked without vouchers if desired.

4. Modern Corporation Accounting A special work on a special subject. Most "corporation sets" are such in name only, and the student finds himself doing the same class of work he has done in previous sets. This is not true of Modern Corporation Accounting. Corporation Accounting differs from the accounting of an ordinary business chiefly in those things that have to do with the organization and management of the corporation as such, and in the records that pertain to the internal affairs of the corporation. This set emphasizes the features that are peculiar to corporation accounting.

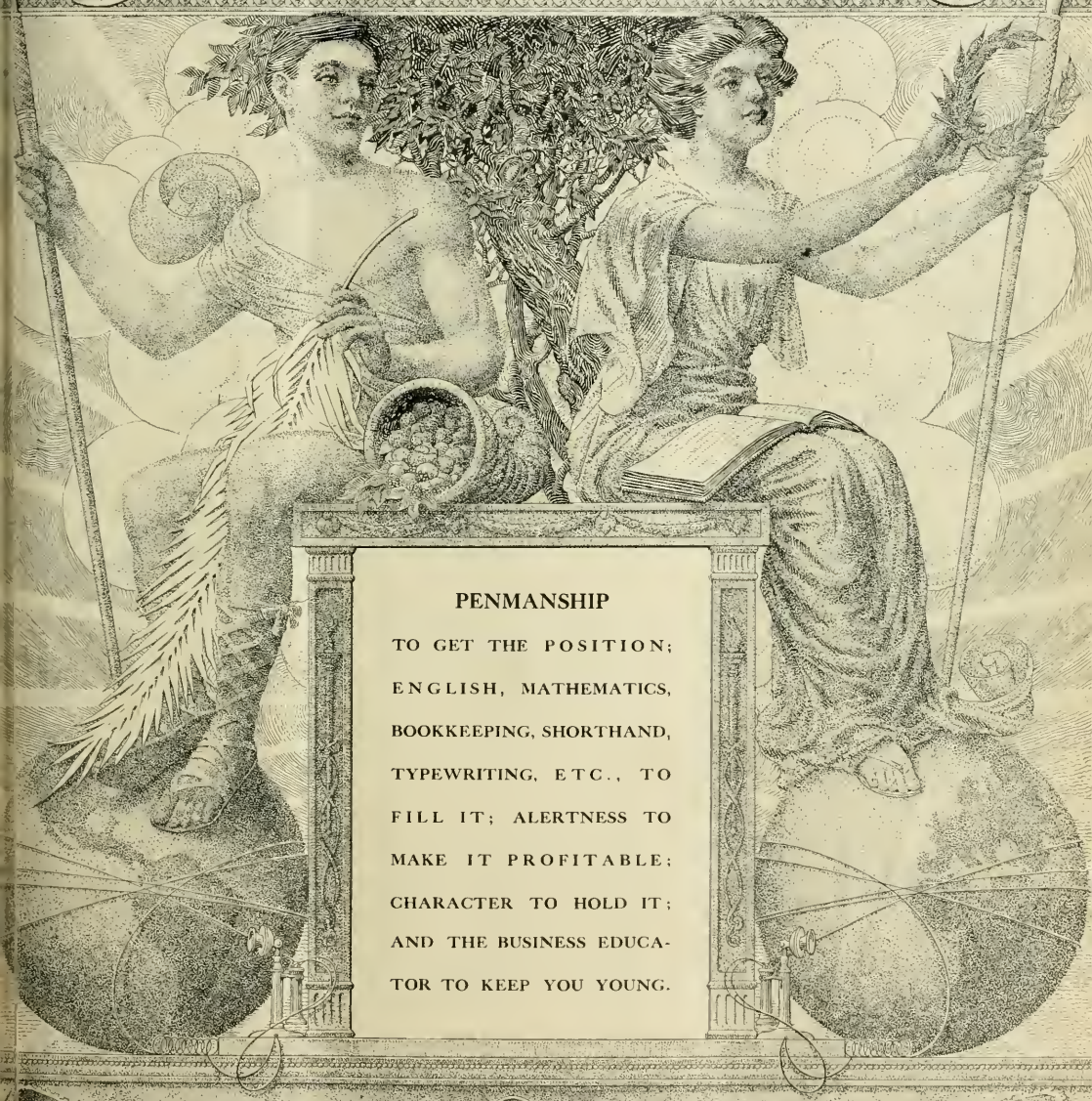
Let us hear your correspondence on the subject of bookkeeping texts. We can supply your needs in this line. We can furnish you an authoritative text on any commercial subject.

J. A. LYONS & COMPANY

CHICAGO **Educational Publishers** **NEW YORK**

THE BUSINESS EDUCATOR

TEACHERS' PROFESSIONAL EDITION. ONE DOLLAR A YEAR
NOVEMBER, 1909



PENMANSHIP

TO GET THE POSITION;

ENGLISH, MATHEMATICS,

BOOKKEEPING, SHORTHAND,

TYPEWRITING, ETC., TO

FILL IT; ALERTNESS TO

MAKE IT PROFITABLE;

CHARACTER TO HOLD IT;

AND THE BUSINESS EDUCA-

TOR TO KEEP YOU YOUNG.

ZANER & BLOSER
PUBLISHERS
COLUMBUS, OHIO

Our Fall Sales

of

Bliss System Supplies

Have been the largest
in the history of our business

This Means Satisfied Customers

SOME OF OUR SALES WERE AS FOLLOWS:

Duluth Business University	Duluth, Minn.	300 Outfits
Bliss Business College	Columbus, Ohio	300 "
Behnke-Walker Business College	Portland, Oregon	275 "
Northwestern Business College	Spokane, Wash.	200 "
High Schools	Spokane, Wash.	200 "
Omaha Commercial College	Omaha, Nebraska	150 "
Central Business College	Indianapolis, Ind.	150 "
23 Business Colleges and High Schools	- - -	100 Each
240 " " " "	- - -	20 to 75 Each

One of the best times in the year in which to install
the Bliss System of Actual Business is at the January opening.
Write us in regard to our big introductory offer.

THE F. H. BLISS PUBLISHING CO.

SAGINAW, MICHIGAN.

MODERN BUSINESS LAW

UNSPONSORED, with no author's name to help it and to lend authority to its statements of Law, upon pure merit MODERN BUSINESS LAW has already won a phenomenal success.

¶ It is now our pleasure to announce that MODERN BUSINESS LAW was written by Edward W. Spencer, a man thoroughly conversant with all departments of commercial and academic teaching and a recognized authority on all questions of Commercial Law.

¶ In this work, Mr. Spencer has given to you the most practical course yet offered, the most attractive and most teachable text, supplemented by hundreds of illustrative cases and charts for business reference. Every phase of commercial life is thoroughly covered and the work is legally accurate.

¶ Modern Business Law is only one of our "Good Teachers."

It is never too soon to change to the best

THE BOBBS-MERRILL COMPANY : INDIANAPOLIS : USA

C. T. E. SCHULTZE

PENMAN AND ENGROSSER

1000 FIRST NATIONAL BANK BUILDING

SPENCER PUBLISHING CO.,
L. C. SPENCER, Pres.,
NEW ORLEANS, LA.

CHICAGO, ILL., July 7, 1909.

GENTLEMEN:—I have your several letters in which you ask me to express my opinion regarding the Jersey City contest, between the Chartier and Gregg students: also what I think of the two systems by comparison. I have not answered sooner for the reason that I wanted to know Chartier Shorthand thoroughly before giving my opinion.

It may be interesting to the general public to know that I was connected with the Drake School, Jersey City, during the of time Spencer-Gregg contest. At first, being connected with the Gregg School I must confess that I was very much prejudiced in favor of Gregg. My fears, however, began to leave me when I thoroughly understood *the operation of the Gregg side.*

When the Spencerian-Chartier students passed the Underwood test, in shorthand writing, after studying your system just two months, and you published a statement from the Manager of their Employment Department to that effect, I began the study of your remarkable system. I said to my wife, "There is something in it." I still hung on to Gregg, not liking to give up first love.

Mr. Gregg subsequently made me an offer to go to Chicago, and teach in his school, which offer I accepted. I did not think I was in any way disloyal to Mr. Gregg or to his school or system to continue my investigation of Spencerian-Chartier Shorthand, for which you were making such bold claims.

The final examination was *decisive and overwhelming* in favor of your system, a fact which Mr. Gregg must recognize as clearly as the public.

I continued the study of your system and have mastered it. *It is marvelous in its simplicity, reading power and speed.*

I would say this in comparison it can be learned with about *one-third the study* required for Gregg. By a careful study of the two systems, and analytical comparisons, I am sure that Spencerian-Chartier has at least *30 per cent more reading power,* especially when written at a high rate of speed.

I have no desire to injure the Gregg Publishing Company nor am I enclined to withhold an opinion I think will serve the general public.

Be careful and publish nothing that is not absolutely true and the people in time will see "WHAT IS WHAT."

Yours very truly,

(Signed) C. T. E. SCHULTZE.

THE SPENCERIAN-CHARTIER SYSTEM IS TAUGHT BY MAIL IN TEN SIMPLE LESSONS

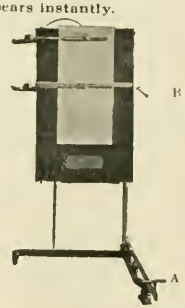
THIS IS THE
SHOBERT OFFICIAL COPYHOLDER

It is the only Automatic Mechanical Copyholder on the Market.

It will save you one-half of the time you now use in your daily copy work. You cannot miss a line, word or letter when you use this holder. Your eye cannot get away from the indicator, (B) which is *always* right under the line you are writing.

When you come to the end of a line, touch feed lever key (A), and your next line appears instantly.

Note line indicator (B). This remains exactly where you see it now, and when feed lever key (A) is pressed, your book or manuscript rises, showing the next line to be copied. Your line of sight therefore, never changes.



Write for booklet. Agents wanted.

Address Dept., A.

CHAS. G. GRUBB, MFR.

1739 LIBERTY AVE.

PITTSBURG, PA.

ACCOUNTANCY MAIL COURSE

A COURSE OF STUDY prepared with care to qualify candidates for C. P. A. examination and for work of expert accountant or teacher of accountancy. It took me two and one-half years to prepare the lessons, and I now have a course in *Accounting* and *Auditing* which is acknowledged to be the best on the market. It will pay you to send for catalog and voluntary testimonial letters. My *first candidate* for C. P. A. examination *passed* in New York recently. Address me to Detroit or Philadelphia.

R. J. BENNETT, C. P. A.

1421 ARCH STREET

PHILADELPHIA, - - PA.

L. H. HAUSAM, Prest. E. K. PENTZ, V. Prest. J. A. KNOTTS, Sec'y-Treas.

INSTRUCTION BY CORRESPONDENCE

The Most Thorough, Scientific and Comprehensive Course in Penmanship Offered by any Correspondence School in the World.

Highest Standard for Graduation. All Copies Fresh-from-the-Pen. All Instructions and Criticisms Typewritten Especially for the Student to Whom They are to be Sent.

SPECIAL ADVANTAGES **We do not have a cut-and-dried course,** with instructions printed and copies engraved to be sent to all students alike, but **we give a strictly individual course,** just as we do to resident students, preparing all copies and instructions as required for each individual student. We believe we are the only correspondence school in the world following this plan. It means unlimited work but it gives unlimited returns. We give from **500 TO 800 FRESH FROM THE-PEN COPIES** covering all kinds of **WRITING, FLOURISHING, LETTERING** and **DRAWING,** and more than **200 TYPEWRITTEN PAGES** of especially prepared individual instructions and criticisms to each student to cover our DIPLOMA COURSE. Compare this with the **engraved copy-printed slip courses offered by other schools** and note the difference. We give as much attention to our poorest writers as to our best enrolled. **We assist our students in securing positions without extra charge.** We are enrolling well known penmen who have taken courses in practically all other penmanship schools and they all say ours is the best they have found.

TESTIMONIALS

"**Your first lesson has opened up to me an entirely new light on the penmanship field.**"—R. S. Marlow, Prin. Moothart's B. C., Farmington, Mo.

"**Your first lesson contained more real instruction than the entire course I took from The ——.**"—J. C. Rasmussen, 816 South Fourth Street, Minneapolis, Minn.

Many of the same kind in our files.

Our beautiful book, containing more than 70 reproductions of fine pen work and worthy of a place in every library, will be sent free to all who wish to improve their penmanship. Special Rates to Penmanship Teachers. *Address,*

Box 255C **THE HAUSAM SCHOOL, Hutchinson, Kan.**

A Shorthand Lesson

FROM THE

Typewriting Contests

In the International Typewriting Contest at Madison Square Garden, September 30, 1909, writers of Gregg Shorthand won *second* and *fourth* places. In the Amateur Contest Gregg writers won both *first* and *second* places and in the School Contest, a Gregg writer won *first* place.

In the International Typewriting Contest in 1908, the *second, third* and *fourth* places went to Gregg writers. In the American Championship, 1908, both *first* and *second* places went to Gregg writers. Mr. H. Otis Blaisdell won the second place in the recent International and made a net speed of *92 words per minute for one hour.* These few instances are illustrative of what happens in nearly every contest held, whether student or professional.

To the progressive school man this large number of Gregg writers among the winners in typewriting contests is of vital significance—and bears out conclusively our contention that Gregg Shorthand in the school not only makes far more efficient shorthand writers, but by relieving the student of a vast amount of time-wasting drudgery makes possible more expert *typewriter operators.*

And if anyone doubts the *importance* of accurate, swift typewriting, just let him ask the business man.

Now, just let this further fact get permanent lodgment—practically all of the "crack" typewriter operators, in addition to being Gregg writers, *are exponents of "Rational Typewriting."*

The lesson to be drawn from these facts is quite obvious—Gregg Shorthand and "Rational Typewriting" form an invincible combination. They equip the student to do the very highest class of work. While learning, the pedagogical plan of the books makes the work *interesting.* Their simplicity and the logical presentation of the subjects economize time and *remove* much of the difficulty in learning. The ease with which writers of Gregg Shorthand can read their notes gives the Rational operator an opportunity to use his full *speed* in *transcribing.* The time saved to the student through Gregg Shorthand and "Rational Typewriting" can be utilized in the study of English, punctuation and commercial correspondence—all essential subjects in the modern stenographer's equipment.

Gregg Shorthand is producing exactly these results in the hundreds of schools now using it. The school is judged by the product. Think these facts over—then write us.

The Gregg Publishing Company

NEW YORK CHICAGO

The only text-book from which I studied, and the best instruction book I have ever seen."—ROSE L. FRITZ.

The New Typewriting Wins Again and Again

First and Third Places Won by Advocates of
Charles E. Smith's "Practical Course in Touch Typewriting"

¶ At the Eleventh Annual Business Show, Madison Square Garden, September 30, 1909, Miss Rose L. Fritz defends her title as World's Champion Typist and Breaks All Previous Records by writing from copy 6,135 words in One Hour and establishing a New Record of

95 Words per Minute, Net

¶ Mr. Leslie H. Coombes wins Third Place with 78 words per minute, net. Miss Fritz immediately after her hour's trying ordeal wrote correctly for one minute, at a net speed of 110 words.

¶ Both Miss Fritz and Mr. Coombes are writers of ISAAC PITMAN SHORTHAND.

There has come the "New Typewriting," as superior to the ordinary kind as that crude method was superior to longhand. We refer to that scientific and expert operation which produces perfect work at a high rate of speed. Modern business conditions have created a great demand for such skill. This expertness is attainable only through a perfect system of instruction, which is found in Charles E. Smith's "Practical Course in Touch Typewriting," which method has been one of the fundamental factors in producing the majority of the most rapid and accurate typists of the last few years.

Seventh Edition now ready. Stiff paper covers, 50 Cents: Cloth, 75 Cents.
Teachers' Examination copy, postpaid, 34c. and 50c. respectively. Mention school.

ISAAC PITMAN & SONS, Publishers, 31 Union Square, NEW YORK

As go the Universities and Colleges, so go the Nations.—GLADSTONE.

Stenography Now Recognized as a Profession

COLUMBIA UNIVERSITY CREATES
PROFESSORSHIP IN THE SUBJECT

THE ISAAC PITMAN SYSTEM SELECTED

From the Brooklyn (N. Y.) Eagle.

To Fred R. Beygrau has recently come the unique distinction of being selected as the first lecturer of stenography in any university in this country. This honor was bestowed upon Mr. Beygrau by the Administration Board of Extension Teaching of the Teachers College, Columbia University, in June, after he had demonstrated the demand and need of such a course by his year's teaching of the Isaac Pitman system at Earl Hall, under the auspices of the Y. M. C. A. of Columbia University and Barnard College.

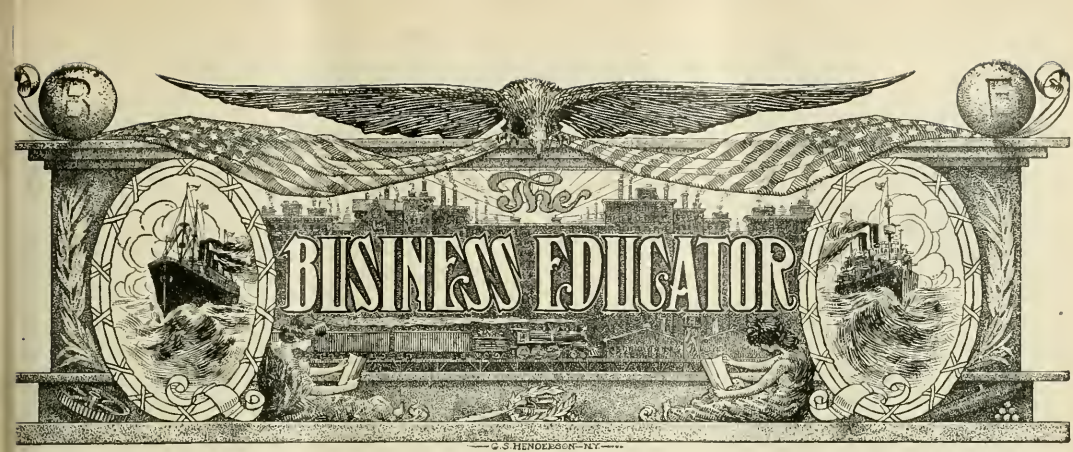
The president, who watched the classes with much interest, advocated that stenography be taught as a regular university subject, and Mr. Beygrau, who had originally been selected for the Y. M. C. A. course from numerous applicants, was requested to lead the class, and was given a full lectureship. Columbia is the first university in the United States to authorize a regular course in stenography.

Write for "Why the Isaac Pitman Shorthand Is the Best," and copy of "Pitman's Shorthand Weekly"

ISAAC PITMAN & SONS

31 UNION SQUARE **NEW YORK**

Publishers of "Course in Isaac Pitman Shorthand," $1.50. "Style-Book of Business English," 85c.



VOLUME XV. COLUMBUS, O., NOVEMBER, 1909. NUMBER 111

THE BUSINESS EDUCATOR
Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, - - - - Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra: Canadian Subscriptions 10 cents extra.)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted. If personal checks are sent, add 20 cents for collection fee.

Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.
The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.
Back numbers cannot, as a rule, be supplied.
Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

IN MEMORIAM.

In the death of Daniel T. Ames, a great, noble and brilliant soul has returned to God, who gave it in trust for a time to serve mankind in educational work.

In the early years of Business Education, our deceased brother was a most important factor. He possessed a strong, clear and logical mind, which he employed with great energy in the dissemination of practical knowledge, in behalf of a high-grade curriculum, more efficient teaching talent, and for ethical and honorable management.

He was a pioneer in Practical Educational Journalism, and as a founder, and for many years editor of the Penman's Art Journal, he rendered the cause of business education valuable service.

His well-stored mind wielded a versatile pen, and the splendid products thereof enriched the literature of business education. Through the columns of the Journal, he gave instruction, encouragement, counsel, aid, hope and self-reliance to tens of thousands of teachers and students, located in all sections of the continent.

As a man, our late brother occupied a lofty position, by nature, a nobleman; by culture, a gentleman; by education, a scholar. In word and action, he was tolerant, generous, courteous and humane. In politics, he was true to the principles of civil goverment. In religion, he was conservative and rational, with no prejudice against any creed or ism. In all respects, Brother D. T. Ames was an exemplary man, a brilliant teacher and journalist, and an honorable citizen. The purity of his character, the splendor of his virtues, the brilliancy of his achievements in the noble work done in the line of practical education and for his fellowmen, will be cherished and revered by our profession with pride and joy.

"Nothing is here for tears, nothing to wail
Or knock the breast, no weakness, no contempt,
Dispraise or blame, nothing but well and fair,
And what may quiet us in a death so noble."

New Orleans, La., September 24, 1909. GEO. SOULE.

COLUMBUS, O., *October 7, 1909.*

Gentlemen:

I have enjoyed very much reading Mr. Melvin W. Cassmore's wonderful article in the September number. You deserve congratulations for securing such articles, and praise for publishing them. The ideals presented are high, and may be strange to some business college teachers, but the article will be an inspiration to every conscientious teacher. I shall await the following articles of the series with much interest.

Yours truly,

ARTHUR G. SKEELS.

194 West Ninth Avenue.

You Never Can Tell

CHAS. T. CRAGIN,

Prin. Thompson's Business Institute, Holyoke, Mass.

THE STORY OF LESTER PHILBRICK.

No finer appearing student ever came our way than Lester Philbrick. He was the prize boy of the year in the big Business School at R—. His father I think, was a country physician, at any rate, he lived in a country town lying near the city. The father had recently died and left Lester a little money, enough to give him a good education. He had graduated at the village High School with the highest honors; delivered the valedictory and all that, but he had no notion of going to college; for Lester had a keen eye to business, and so he came up to R—, one of the fall crop of country high school graduates which made that school one of the best in the United States.

You could not help liking him. He had all the elements of popularity. A fine-looking young man, a little more than medium height, dark hair, clear complexion, and honest brown eyes that never wavered or faltered. He was always neatly dressed and his appearance was very much in his favor. More than that, he was thoroughly interested in his studies. One of those youth who delight a teacher. He wanted to know the REASON of things and while he was not wearing out much shoe leather running to the teachers with questions, still, he let nothing go by until he knew the "Why" of it. My readers who have been teachers know how scarce this kind of a boy is and they can readily understand that Lester was the "apple of our eye". We "prized him above rubies" and he was really one of our star pupils.

At the Big School we rather prided ourselves on our Commercial Law classes.

The brightest pupil I ever had was Lester Philbrick. His mind was as logical and keen as that of any well trained practitioner at the bar. More than that, he was deeply interested in every phase of the study, and especially so when it came to those branches of law which showed the tricks of cunning criminals; the men who fix up checks and doctor drafts and manipulate bills of exchange so that they are worth a good deal more than the original parties meant them to be worth. When we tackled Insurance, Lester Philbrick brought me in three or four most interesting cases that he had read of where insurance companies had been defrauded by ingenious rascals. There was the story of old Maurice Levy, who was sentenced to ninety-nine years in Sing-Sing for his efforts to make Fire Insurance a paying investment, a sentence he could hardly hope to outlive for Maurice was some seventy or eighty years old when he got it. He brought in, too, the story of that ingenious inventor Mr. Holmes, of Philadelphia. Mr. Holmes had the pleasing custom of getting young people to work for him in his chemical laboratory. They came to be quite valuable assistants and he got their lives insured for five thousand dollars apiece, and then something blew up and Mr. Holmes collected the five thousand dollars and planted the assistant in the clean, quiet cemetery with a nice little tombstone saying, "Here lies John Smith, blown up in the interests of science, on such and such a date. Let him R. I. P." Mr. Holmes was finally hanged for his enterprise, but that is another story, as Mr. Kipling would say.

There was nothing tricky or mean about Lester. His work was done on honor. He was a good accountant. He wrote a good hand and he finally took his diploma with his high honors: but instead of going into one of our big business houses of the city as a bookkeeper, not greatly to our surprise, he went into the law office of Geo. W. Burns, the noted criminal lawyer of M— County. There was hardly a criminal trial in M— County that Burns was not retained for the defense. What a pleader he was. I remember him well. He stood six feet, two inches in his stockings and weighed two hundred-fifty pounds. A lion-like head with waving hair and strong, massive face. He had all the eloquence of the old-time orator. Mr. Rufus Choate was his model and he could weave any kind of romance out of the life of the most common and dissipated ruffian. He could shed tears at a minute's notice and he always turned on the water in his closing plea to the jury. The court room generally had to be mopped up when he and the jury got through crying. Many a scoundrel, who ought to have been hung, escaped and went back home through the efforts of George Burns.

We rather shook our heads at the idea of our Lester coming under the influence of this man because George Burns' private life was not like that of Ceasar's wife, above suspicion. He contributed largely to the support of various ladies who had no legal claim on him. His capacity for spirituous liquors was unlimited and he did not hesitate at anything whatever to win a case. That was a well known fact, but the man had great personal influence. He was a leading politican of the Democratic party and his legal ability was beyond question, so we simply said Lester had selected a smart man and watched his future course. He stayed a year or two in the law office and then took his examination for the bar; was admitted and soon, down in the big Bowers Block, there appeared on the directory of the great building the name of "Lester Philbrick, Atty. at Law".

About this time Philbrick got married. She was a nice little girl from the city and, if I remember aright, she was a student in the shorthand department of the big school when he was there. I presume that was the way he became acquainted with her. At any rate, she became his stenographer and helper in the little law office. For a time he did not seem to do much business and then this card appeared in the papers of the entire county:

LESTER PHILBRICK, ATTORNEY AND COUNSELLOR AT LAW. DIVORCES SECURED QUIETLY AND WITHOUT PUBLICITY, TERMS MODERATE. ADDRESS ROOM 916 BOWERS BLDG.

"Well," we said at the school, "so Lester has gone into the 'Grass Widow Business.'" Burns had done considerable in that line with success. We were rather surprised, a few months later, to see Lester Philbrick and his wife driving behind a mighty fine pair of horses on the State St. Boulevard, and they soon became known as "First Nighters" at the Lyceum and were "among those present" at Social functions of the younger set. Lester wore a diamond. There was nothing flashy about his dress. He had too good taste for that, but there certainly was a three carat diamond pin in the excellent tie he wore about his shapely neck and Mrs. Lester sported a pair of ear drops which must have cost a cool five hundred. We thought that was "going some" and that there must be money in the divorce business.

It ran on that way for a couple of years and then the city and county got a sensation. Somebody came in to look up the divorce papers of a couple. A lawyer brought in the papers to make some inquiries of the party who had granted the divorce. He called up old Judge Daily and Judge Daily didn't remember the case. There was nothing very surprising about that; but when they came to look the matter up, the records of the divorce papers which the parties had, could not be found. The lawyer "smelled a rat" and began a quiet in-

vestigation on his own part. He found that no such suit had been brought in M— County courts. The Justice Dailey, whose name had been put on the divorce papers could not remember the case for the simple reason that no such case had ever been before him.

Lester's advertisement "Divorces secured quietly and without publicity" filled the bill exactly. He had secured scores of divorces by the simple process of having the parties appear in his office, make their statement before him, and then he had filled out the necessary papers himself, without going to any expense through the courts.

He tried to hush the matter up but it was too serious a case and the papers were full of it. It started a terrific hubbub because these parties, most of them, who had divorces without publicity, had gone ahead and married again, and there was a beautiful general mix-up all around. Lester and his wife did not stop to help unravel the tangle but "They folded their tents like Arabs, and silently stole away" as soon as they discovered that the cat was out of the bag.

To say we were astonished would be to put it mildly, it was such an audacious and dashing scheme of highway robbery that it fairly made us catch our breath to think that our star pupil was playing the leading part in the drama fraud.

"Well," we said, "that ends Lester, it is his finish." But you never can tell.

A Venture in Life Insurance.

About a year after Lester Philbrick, his wife and his wife's brother left R—"betwixt the dawn and the day," the great New York Life Insurance Co., was called upon to pay a $10,000 policy on the life of one, James Barker of Belleville, Arkansas. This fact excited no special comment, for the big company pays out many millions of dollars a year on such claims, ranging in amount from $1000 to $100,000. This policy had been running less than one year and only one payment had been made on it by the insurer. So, it was casually remarked that he made a good thing out of his investment when a check was sent to Mrs. Fanny Eldridge, who was represented as a cousin of the deceased, and thus had an insurable interest in the man.

The policy was written by Edward M. Rogers, not a regular agent of the New York Life, but a gentleman who represented himself as a speculator doing some insurance on the side. There was only one peculiar thing about this case. The man had died of consumption within one year of the date of his policy, and the answers made to the questions a life insurance company asks every insurer, had made no mention of any such disease ever having removed any of his ancestors near or remote.

But James Barker had been examined by a regular physician and this big New York Insurance Co., makes a specialty of an incontestable policy. That is, once the policy is written the company will pay it, no matter if the man lied in getting it.

A man with a policy in this particular company could take a dose of "Rough on Rats" the next day and his heirs could collect the money, though most insurance companies make the insured wait three years before he has the privilege.

Well, they paid the claim, and nothing was thought about it. E. M. Rogers occasionally wrote a policy from towns along the Mississippi River in the Southwest, and got the usual commission, and in about another year up came another claim of $10,000 on another man who had paid only one premium. This time the man died of Alcoholism and apparently he had come from a family which never looked upon the wine when it was red. But this was before it was impossible to get a drink south of Mason & Dixon's line and some of the whisky sold in those river towns of the South would eat the lining out of a chilled steel burglar proof-safe in three months, so the policy was paid. To make a long story short, within the next two years the New York Life Insurance Company paid over $75,000 in $5,000 and $10,000 claims on policies on which only one premium had been paid and all these policies were written by Edward M. Rogers who was circulating through the Southwest. Arkansas, Louisiana, Mississippi and Texas, had all drawn prizes in the lottery of life insurance where you have to die to win anything. Clearly Mr. Rogers was a poor judge of risks.

Large bodies move slowly, but when they do get in motion there is generally something doing. It was so in this case, and Mr. Pinkerton, whose exploits have furnished material for many an "Old Sleuth" romance, was invited to call at the main office of The New York Life. He was given the canceled policies of the dead Southerners and such data as the company had of Mr. Edward Rogers and a good-sized check for expenses and a few days later one of the keen-eyed unobtrusive young men who do the best work of the Pinkerton Agency started on a trip South which was to take him over the ground covered by the unprofitable Mr. Rogers who was still sending in an occasional policy from down near the Mexican border.

The very first report the young man from New York sent home caused the Claim Department of the New York Life to "sit up and take notice," when Chief Pinkerton himself brought it around. He had visited the home of James Barker at Belleville and he found out that James had been a worthless young scamp, of a consumptive family, who never missed an opportunity to drink when he could get the price or anybody to say, "Come up and have something." Lack of funds had been chronic with Mr. Barker, however, and when the young man from New York inquired of the natives of Belleville if he would be likely to take out a $10,000 life policy and pay a first premium of $250 or so, the village postmaster ejected about a half pint of tobacco juice from his lantern jaws and said, "Wall stranger if three-deck steamboats was, a sellin' fer two bits a piece I don't reckon Jim Barker could have bought one toot of the whistle till jest a few months afore he handed in his checks but he shore did go out a hootin' and he must have got money somewheres." This low financial rating made it seem queer that Mr. Barker should have insured for $10,000. Further inquiry failed to show that anybody knew the cousin who had drawn the money, but it was found that Barker had been much in the company of Mr. Rogers while that worthy remained in the place and that from the time that policy was written to the time of his death he had never drawn a sober breath. He slept out doors one rainy night and a sharp attack of pneumonia finished him.

A woman put in the claim for his insurance and got the check and that was the end of it. This story with slight variations the young man sent back from every place he visited.

It was a plain case of graveyard insurance and all policies sent in by Rogers were promptly rejected and he was notified that his services were no longer desired.

Meanwhile two claims one of $5,000 the other of $10,000 awaited settlement. Both were written in Mexico, just across from El Paso. One of the parties insured was an Englishman, a remittance man, and the doctor who examined him for insurance and the doctor who signed his certificate of death from heart failure, were one and the same.

The last claim, a ten thousand dollar policy, was written on Edward Graham and was like the first policy of this criminal stream in favor of Mrs. Fanny Eldridge, who was represented as his sister.

Over the wires from New York flashed a message to the young man of quiet manners and unobtrusive presence, who had been following the trail of Edward Rogers. "Arrest Rogers and party," was what the yellow slip said, and so one evening, as Rogers and his wife stepped out of the little Mexican Hotel to take a stroll around the plaza and listen to the music of the guard's band, which always played in the evening, a hand was laid upon his shoulder and a quiet voice said, "You are my prisoner," and he looked about into the faces of two impassive Mexican police

and the quiet eyes of the New York detective.

The game was up. They seized the baggage of the couple at the hotel, and a careful examination of that baggage through and through sent a man whirling up the Hudson River and over Central New York on the Empire State Express sixty miles an hour to R— to inquire into the doings and whereabouts of our old friend, Lester Philbrick. Edward M. Rogers and Lester Philbrick were one and the same.

A lawyer of R—, went down to the Mexican prison where Rogers was held waiting requisition and identified him. But there was no requisition, the story, as it was investigated, assumed a darker hue. The party had started out from R— after the town became too hot to hold Lester and it consisted of three. Philbrick, his wife, and his wife's brother Edward Graham. The brother was a young yellow very much under the influence of Philbrick and his sister. He had been an amateur actor and had done a little work about the cheap theatres of the city. It is probable that in the first season of the drama of fraud they were playing, young Gabam, the brother, took medical examinations. They generally chose a new doctor in good standing who was not very well acquainted in the towns they selected. They invariably took as a risk, a man far gone, with either consumption or alcoholism Then after the policy was issued in favor of either Mrs. Philbrick or her brother, the man was plied with liquor to his utmost capacity. It was only a question of a few months to send him to his grave. Few of the parties lived more than a year.

The game was a bold one and success followed easily. There was little inquiry and after the second or third risk was paid the players became bolder and insured more of these "Graveyard risks."

But every rogue is a fool. Do not forget that, you who read of the exploits of these persons who live without work and get large sums of money by "hook or crook." Every rogue is a fool. Philbrick drank heavily. His mind could not keep itself quietly awaiting the death of this man or that man. He gambled freely, and his money went as easily as it came and at last, down in Mexico, a rascally doctor, himself an American, who had left his country for his country's good, got into his game and demanded that he should become one of the party, and so there were four.

They got hold of a risk down there in Mexico, whose capacity for liquor was unlimited. Instead of dying he seemed to thrive on it. The more they gave him the better he felt, and the doctor suggested that a little "rat poison", mixed with the other poison he was absorbing, would hurry things to a desirable climax. They gave him arsenic.

Then the wife's brother, Edward Graham, who was also drinking freely began to cut up ugly and talk loud. Edward Graham had already a $10,000 policy written on his life in favor of his sister. Philbrick had taken this policy out. Edward, one evening in an incautious manner, threatened to tell what he knew about certain things, if Philbrick did not give him more money. In a few days Edward Graham was dead, and his death claim was sent to the New York Life.

When they came to arrest Lester, the Mexican authorities inquired into the last three or four deaths which had taken place on Mexican soil. It seemed queer that the same Doctor examined the patients and wrote the death certificates, though they were in widely different towns of old Mexico. So they nabbed the Doctor, and locked him up too, and they dug up Edward Graham and found in him enough arsenic to kill a regiment. They dug up two or three more and the little white crystals were there in the stomach of every one of them. Things began to look decidedly ugly for Lester Philbrick and the Doctor.

They did not recognize emotional insanity and brain storm in the Mexican Courts, and it did not take long to settle the case. In one week after his arrest and trial Lester Philbrick found out that under Mexican law they would stand him up against the wall of the presidio and an officer with eight soldiers would stand off 10 or 12 paces from him and, at the command, they would fill him full of holes. The prospect was not agreeable.

They do it in a brutal way down there. They blind-fold a man, stand him up againt the wall, the officer gives the order; Present! Aim! Fire! The rifles blaze out and then the officer, to make sure that the job is correctly done, takes his revolver out of his belt, steps up to the huddled mass of humanity, dropped on the stones by the wall of the presidio, reaches down and blows his brains out.

Well, we got word at the Big School that Lester and the Doctor had both ended up that way, but it was not true. In *Mexico*, mind you, money will do a good deal to save a worthless man's neck. Of course, it is different here. Some way, Lester Philbrick managed to get a stay of proceedings. I suppose they had some money of their ill-gotten gains left, enough to approach the proper officers of the Mexican courts, and they did not shoot him nor the doctor.

His wife, who had been associated with him in the long series of frauds, stood by him through thick and thin. He got money enough somewhere, to get an appeal and the case has dragged on for years. Lester Philbrick is still an inhabitant of some Mexican prison, or he was the last I knew anything about him.

He may spend his life there. If he has money enough, it is possible that he may get out. Nobody knows what secrets the man posseses among the wealthy divorcees of M— County. It is probable that, from someone whose secret he possessed, he thought his wife got the money which saved his life.

A grim and terrible story this, a sordid story of cold blooded, calculating crime. A pitiful story too, when you come to think of it, this steady, deliberate choosing of a path of infamy by a young man who had every element of success, save one in his mental and physical make-up. But, without that one element of character it is pretty difficult for any young man or woman to achieve anything like real success in life. Is it not?

There is a moral in this story, so plain that "even a wayfaring man and a fool" may read it. I do not need to tell you what it is, you can see for yourself. Why have I told you this story? I will tell you. There is, in every large school of this country today, a Lester Philbrick. He may never go the extent this daring adventurer did. He probably will not, because he has not the courage: but he looks lightly on sharp practice in business and admires secretly, if not openly, these soldiers of fortune who live by their wits. We teachers do not recognize him any more than we recognized Philbrick back there in the big school 10 years ago, but by and by, unless he awakens to the falsity of his idea, we shall hear of him in connection with some shady transaction and say as we said of Philbrick, "He seemed all right," but you never can tell.

THE CRAGIN STORIES.

Of course you would naturally think the stories Mr. Cragin are writing were the product of a prolific imagination, but not so, since they are based upon actual facts, names only having been changed. And they are connected with the student life of commercial schools, or at least most of them. It is not alone the dull boy that needs guidance; the bright one is more likely to go wrong. The dull boy needs encouragement all right, but the bright one needs caution and restraint. Young people will do well to read between the lines in the true tales that Cragin tells —and to take an inventory of their compass and rudder ere they find themselves lost in some serious sea of manipulated figures, or in some social excess of morals or appetite. Stop and think after reading Cragin.

CASSMORE'S PEDAGOGY.

The Sage of Seattle, Melvin W. Cassmore, in his recent articles to the Young Teacher, is maintaining his reputation as a thinker in a manner that is truly gratifying. His article in this number of the Professional Edition fairly tingles with new impulses and sets a higher standard for aspiring teachers. Mr. Cassmore is worth reading because he compels you to think outside the routine of your experience. And this is true teaching or live literature, whichever you prefer to call it. We simply say it is right up to the minute and await eagerly each installment.

Lesson No. 3 in Business Writing

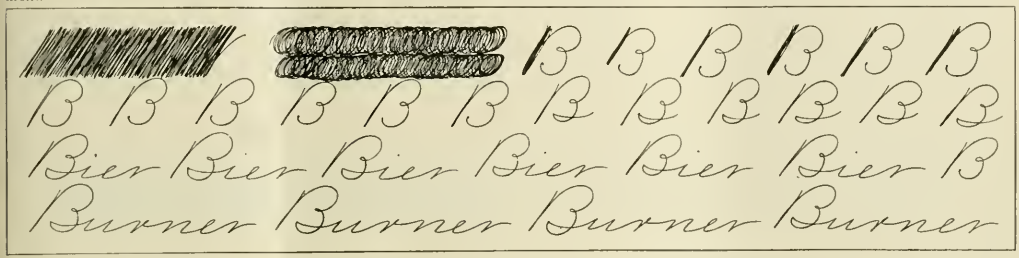
H. L. DARNER,

FALLS CITY BUSINESS COLLEGE, FALLS CITY, NEBRASKA.

Subscribers' writing criticised free. Send Specimens to Mr. Darner at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

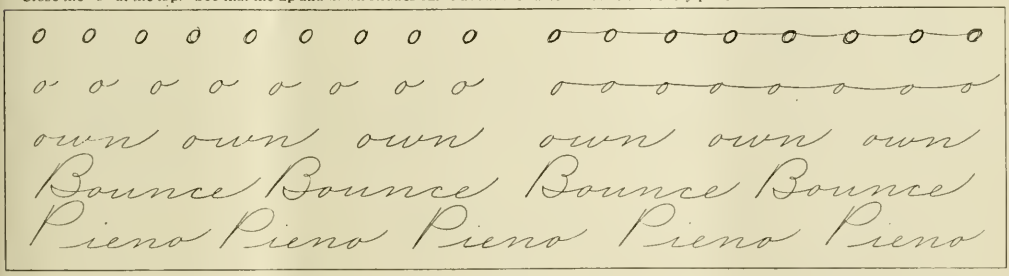
22

Do not lift pen in making "B". Keep small loop tipped upward at about right angles to the main slant. Watch position of paper. Use arm movement.



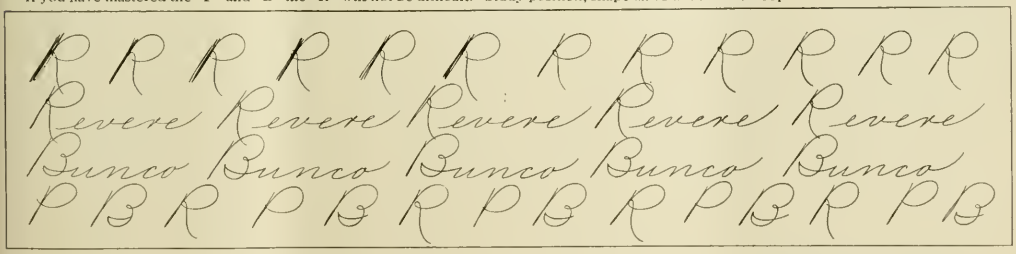
23

Close the "o" at the top. See that the up and down strokes curve about the same. Notice that every plate has some review work in it.



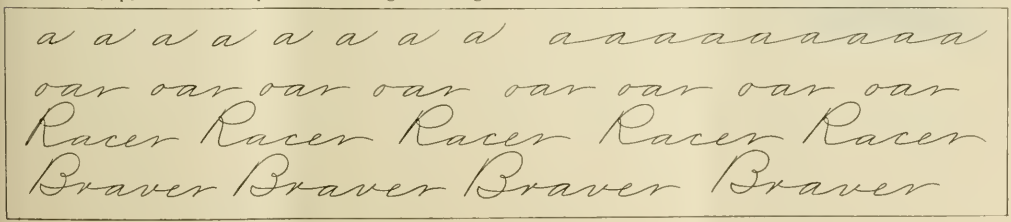
24

If you have mastered the "P" and "B" the "R" will not be difficult. Study position, shape and slant of small loop.



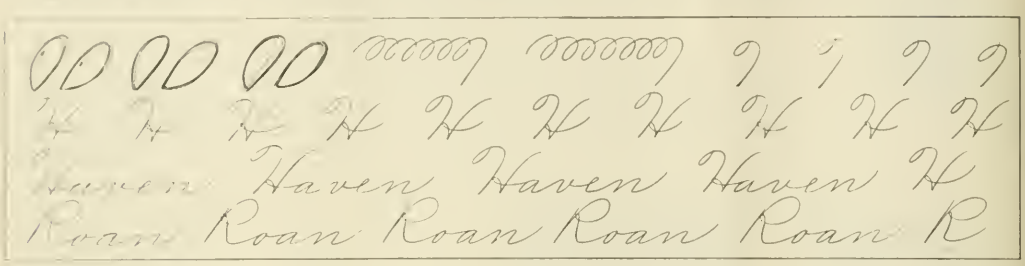
25

Small "a" is a peculiar letter. Keep the small oval long and slanting. The second down stroke should be the same as the down stroke in "i."



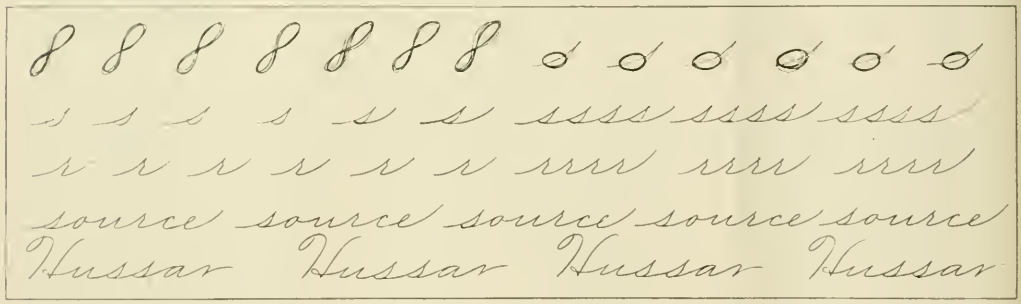
26

If you fail to master this stem you will be unable to make eleven of the capitals. Notice the shape, size and slant of the small loop. Down stroke nearly straight. Second stroke of "H" is made downward. Start it with a curve.



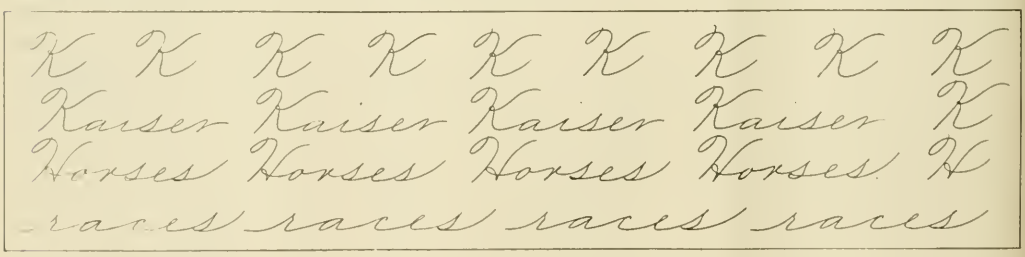
27

Here are the two most difficult minimum letters. Curve up strokes well in each. Don't leave this plate until you possess a fair degree of mastery of it.



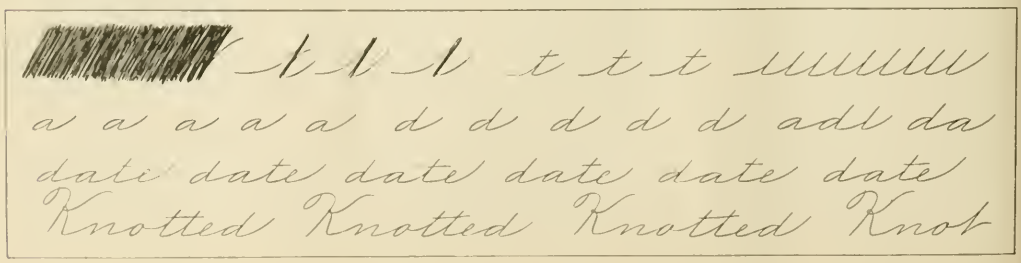
28

Stem is the same as in "H". Notice slant of the small loop. Make this letter very freely.



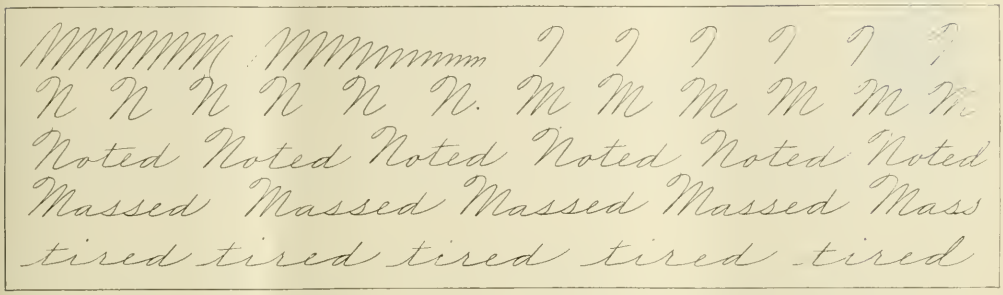
29

Curve the beginning stroke well in "t". Some prefer to lift the pen in this letter. The "d" is composed of "a" and the down stroke of "t."



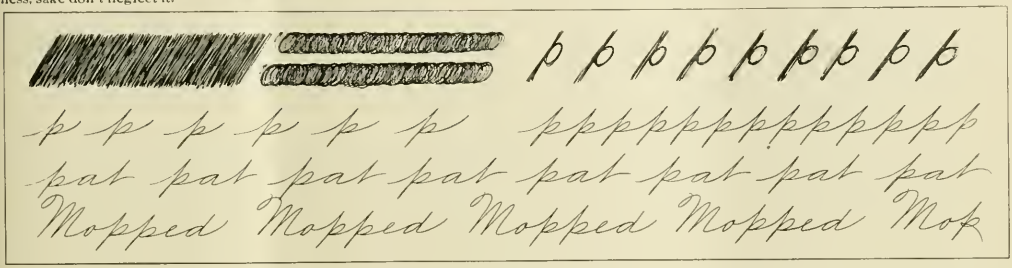
30

Practice the exercises very freely, and then make the letter in the same way. Watch the small initial oval.



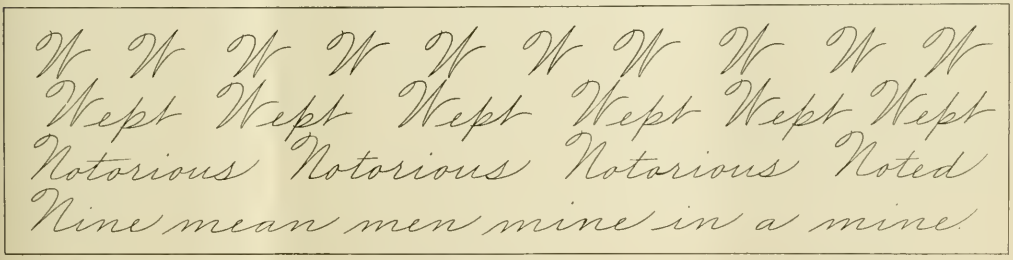
31

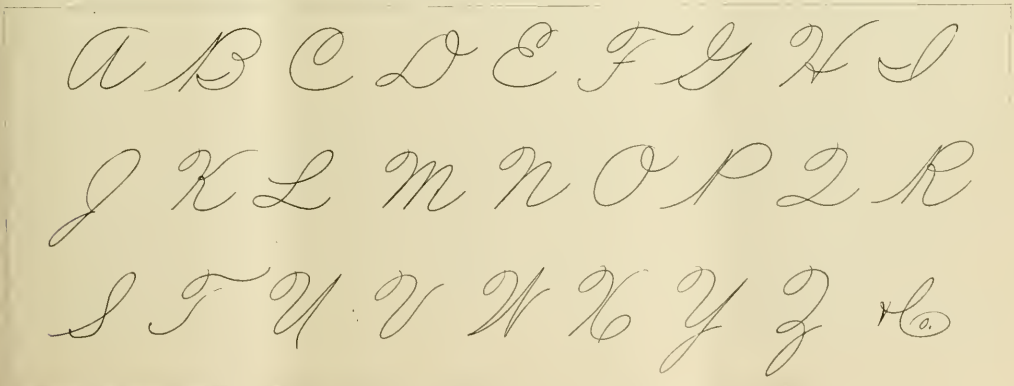
Make the "p" without raising pen. Study the form of the style of "t" used here. It's easy. I am saying nothing of the review work, but for goodness, sake don't neglect it.



32

First stroke similar to that used in "H". Second down stroke is a left curve. Last stroke must be well curved and made two-thirds as high as the letter





How's this for a 14-year old boy? Mr. F. R. James, Hoopeston Ill., held the pen and did the trick on one slip of paper without corrections.

Lesson No. 9 in Business Writing

S. E. LESLIE,
PENMAN, ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

Subscribers' writing criticised free. Send Specimens to Mr. Leslie at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

With this Lesson we have the ordinary forms of receipts, checks, etc., used in business. You will not need instructions for each separate form and all I would say in the beginning is for you to practice carefully. Study the arrangement, styles of letters and spacing and endeavor to get all exactly like the copy.

(1)

Rochester, N. Y. Oct. 19. 1909.

Received from James Pinney ——————

Four hundred thirty —————— Dollars

In full of account.

C. G. Haines.

(2)

$940.39 Valparaiso, Ind. Dec. 2, 1909.

Five months after date I promise to pay to Henry Reitman ——————

Nine hundred forty —————— 39/100 Dollars.

K. S. Schlosser.

(3)

First National Bank

Syracuse, N. Y. Nov. 5. 1909.

Pay to V. M. Rubert ——————

Three thousand —————— No/100 Dollars.

Geo. N. Cramer.

(91)

Chicago. Ill. Jan. 25. 1909.

Thirty days after date pay to the order of F. L. Perkins ~~~

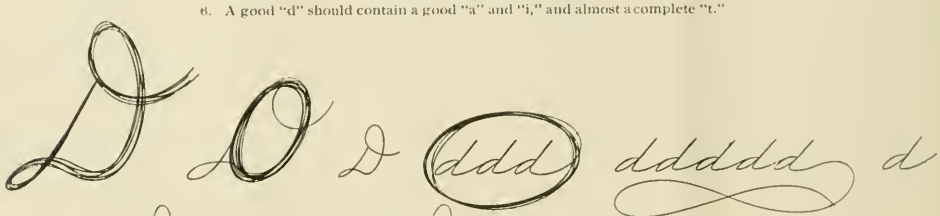
Supplementary Penmanship Practice

FRED BERKMAN,

Penman Blair Business College, Spokane, Wn.

D

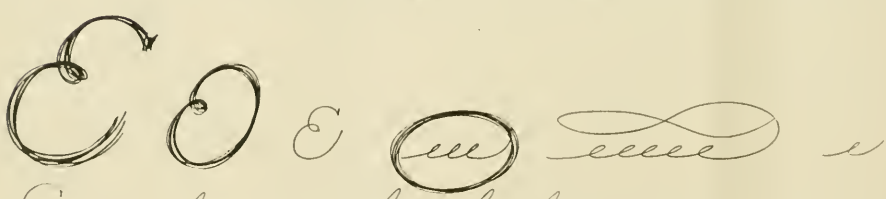
1. The loop in lower left-hand corner of letter will bother you perhaps.
2. The "finish" in this letter is made almost the same as in O.
3. Make letter by the count of three—one for down stroke, two, down, 3, finish.
4. Make down stroke straight and almost to line of writing before you turn.
5. Make several different kinds of swings below letters. Make up new ones.
6. A good "d" should contain a good "a" and "i," and almost a complete "t."



Darner & Doner — penmen

E

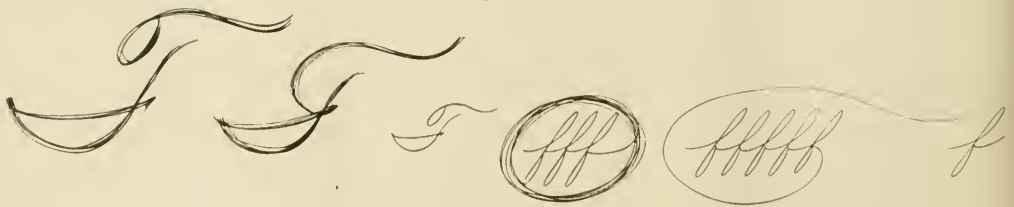
1. Top part of letter is smaller than bottom—like a dime and a nickel.
2. This exercise is made almost the same as the one for B—reversed.
3. Remember the nickel and the dime. Both are indispensable.
4. Don't make down stroke too curved. Keep a little "day light" in letter.
5. Use same movement in making letters as the "swing above."
6. The letter is made almost the same as letter "l," only much smaller.



Every letter should be written carefully.

F

1. The top part of letter bothers most people. Make this copy large.
2. Every stroke is curved in this letter. Just keep swinging forth and back.
3. "Find your mistake—then correct it" is the key to improvement.
4. Make strokes in letters as strong as the ones in the exercise around.
5. Top part of letter made like "l," bottom like "q"—if you make that style.
6. This letter will show the slant of your writing better than other letters.



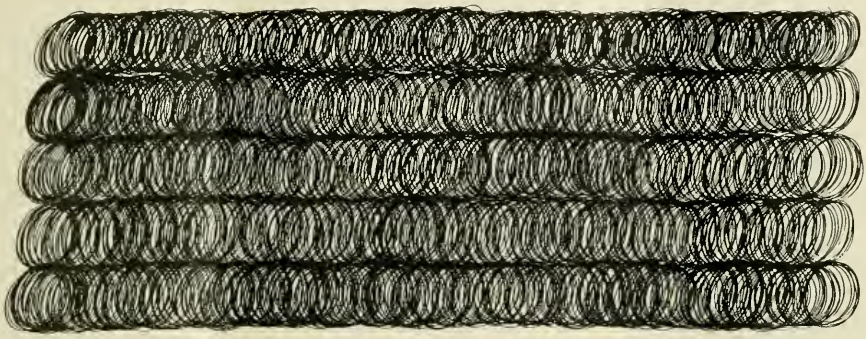
Find your mistake – then correct it.

"What Others Have Done You Can Do Also."

STUDENTS WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.



By Loretta Walters, pupil of A. E. Cole, Tarentum, Pa., High School.

It is work right along
From morn until night
It is guard against wrong
If you'd learn to write

A fine specimen of business writing by M. C. Leipholz, student in Ferris Institute, Big Rapids, Mich. Written during vacation between fishing trips.

Your friends and acquaintances will appreciate your communications if you write a neat, plain business hand

Good business writing by F. G. Sidensticker, 1820 W. 21st St., Chicago, Ill.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

ORAL VS. WRITTEN WORK.

Children grasp ideas of wholes rather than of parts. This discovery revolutionized the a b c method of learning to read. First the idea. Next the sentence. Next the principal word or words comprising it. Next the minor words. Then the letters. This is the mode of procedure in oral language work. No one questions its rationality in general, although there are different methods as regards the details.

Language specialists no sooner recognized the philosophy or truth of the above than they concluded that it was also true of written language. The experiences of the past decade of sentence writing, (imitation) on the part of little tots before they knew either the words comprising the sentence or the letters comprising the words have revealed to open-minded enquirers that there is a vast difference between oral and written expression and a corresponding difference in method of procedure in developing the two arts.

Writing is not only much slower than oral expression, but very much more difficult and technical in execution. In fact writing is much more than mere expression; it is recording also. It is speech plus the phonograph. Because of its tedious and complex technicalities from an abstract and manual point of view, letters rather than words need to be presented first to children.

Writing belongs to manual arts, and the same laws which govern the construction of things govern also the construction of letter forms used in writing. Children therefore need schooling in the tools of written speech, the letters, before attempting to express thought and record speech by them.

Oral language work, including formation of sentences and spelling, should precede by a year, or even years, the art of recording thought by means of written characters. While this oral language work is in process of use, evolution and improvement, the pupils should be trained in the manual mechanics of writing, so that when written work is needed a certain amount of skill will have been developed for service just the same that a colt is trained before he is expected to perform actual service on the track.

Instruction in writing should therefore precede the requirement of writing, by a year at least; two or three years would be better for all things and persons concerned. The almost insane demand upon children for written work as soon as they begin school at six years of age is responsible for more poor vision, nervous disorders, physical deformities and breakdowns, and poor writing than can well be determined. THE BUSINESS EDUCATOR is therefore opposed to this prematurity in written work and condemns it as uneducational, unhygienic and harmful. It is a species of child labor which needs to be discouraged and prevented rather than encouraged and required.

Written expression belongs to youth and adult life rather than to child life. Let us therefore emphasize instruction in the technic of written speech in the grammar rather than in the primary grades.

Large free writing for children minimizes the evils of premature requirements in written language work; hence the advocacy of it by THE BUSINESS EDUCATOR. And this year, many cities have, for the first time, fallen into line in this crusade against little, eye-straining, nerve-racking writing for children. The reform is the most far-reaching of any in the writing world in modern days.

We wish to call the attention of our readers to the article in the Professional edition of this number of THE BUSINESS EDUCATOR from C. C. Jones, of Dunkirk, N. Y., entitled "Expert Accounting and Auditing as a Side Line for Commercial Teachers." If it is not worth a dozen years' subscription to some of our young progressive commercial teachers we admit we are greatly mistaken. There is a morality in it, too, that is most reassuring, and it will have a tendency to stiffen the moral courage of anyone reading it.

Our good friend, Fred S. Heath, of Concord, N. H., whose lessons in ornamental penmanship appeared in this journal some three years ago, recently sent us quite a nice budget of work comprising specimens in ornamental penmanship, cards written in a number of styles and hands, including $1.00 for the renewal of THE BUSINESS EDUCATOR, of which he speaks as follows: "Its quality has steadily improved, and I am wondering just how you are to make any gain over last year, but judging from the past, you have the problem all worked out."

Yes, brother, and it is just such a budget of beauty that you inclosed that helps us to continue to keep the problem worked out. Mr. Heath does not follow penmanship professionally, but you would never suspect it from the chirography he inclosed, as it has the earmarks of a thorough-going professional of the better sort. You'll see it in due course of events.

YOUR MONEY, PLEASE.

LOGANSPORT, IND., 9-23-'08

I'm very anxious to have the largest enrollment this year that the National Penmanship Teachers' Association has ever had. Have you sent in your renewal fee, or have you never been a member—if not why not? New membership, $3.00; Renewals, $1.50, unless you are a member of some other section, then it is only 75c. All those sending in their names at an early date will have same published in all the leading Penmanship and Business Papers, November and December issues.

Send in your fees at once. Help to make the Louisville meeting the greatest ever. "Be a Booster."

Cordially Yours,
R. C. COTTRELL,
Sec. N. P. T. A.

Dr. and Mrs. A. Lytle Peterman
announce the marriage of their niece
Elizabeth Evans Flippin
to
Mr. Robert Emmett Seay
on Wednesday the eighth of September
one thousand nine hundred and nine
at El Paso, Texas

At Home
after October first
El Paso Military Institute El Paso, Texas

PARTIAL CONTENTS

For the Professional Edition of the Business Educator for November, 1909.

ENGLISH, S. Rowland Hall, International Correspondence Schools, Scranton, Pa.

ACCOUNTANCY, C. C. Jones, Teacher, Accountant and Auditor, Dunkirk, N. Y.

ARITHMETIC, G. H. Van Tuyl, New York City, N. Y.

ADVERTISING, J. W. D. Grant, Advertising Specialist and Author, Rutherford, N. J.

TYPEWRITING, Miss Clara M. Johnson, Muskegon, Mich., Commercial College.

LAW, Laura C. Niswander, Central Normal College, Danville, Ind.

THE TEACHER, Melvin W. Cassmore, Seattle, Wn., Commercial School.

FEDERATION ANNOUNCEMENTS.

ASSOCIATION REPORTS.

NEWS NOTES AND NOTICES.

INTERESTING NEWS ITEMS.

CATALOGS AND CIRCULARS.

SCHOOL AND PROFESSIONAL.

ETC., ETC.

EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

THE BEST POSSIBLE.

The one who said "The best is good enough for me" was not as progressive as he thought, nor as exacting as he imagined. "The best is simply a little better than something else. It may, as a consequence, be very poor. For the competition may not be very strong and the standard may be so low as not to be considered such.

To be the possessor of a premium from a country fair for the finest specimen of penmanship or the best painting may mean, and usually does mean, little and poor competition. So merely to be the best or to possess the best or to be able to do the best does not necessarily mean much.

In the days of our youth, which means immaturity and impetuosity, we longed to be the best penman, but we have long since repented for our rashness and long since, too, saw the folly of such selfish ambition. We learned none too soon that when we were merely striving to be the "best" we were letting the other fellow set our standard, or, as it were, "cut our cloth."

Now the truth of the matter is there is but one true standard for each individual, which is *the best possible*. If you will but do your best under all circumstances, you never need lose sleep over what the other fellow is doing. And if upon waking up some morning you find some one else reached the pole before you did, you need harbor no grudge, for you have done your best and in so doing you have progressed by being the wiser and the stronger for the struggle.

Therefore be not content to be able to teach better than Smith or Jones, for they may be but mere make-believers. Be not content to conduct a school a little better or bigger than your competitor. Make it the best you possibly can for the brains and money you can muster together.

Each month we make the B. E. the best possible considering the other things we all find to do, for contributors, editors and all have other duties to perform to "make both ends meet." For professional journalism is an avocation rather than a vocation. While we keep a "weather eye out" to see what our co-workers are publishing, we have gotten beyond the point of trying to beat them.

Each month we try to beat our previous product by endeavoring to do the best possible under the circumstances. So each month you, too, should endeavor to conduct the best possible school or give the best possible instruction.

Can we not, therefore, each subscribe to the heading of this editorial and let it be our future standard? Let us put a frame about it and hang it against the wall thus:

THE BEST POSSIBLE

AMES & WORTHINGTON.

McPherson College
McPherson, Kansas, 10-7-'09.

ZANER & BLOSER,
Columbus, Ohio.

Dear Friends:—

The October Professional Edition of THE BUSINESS EDUCATOR received the other day and contents perused from cover to cover. It was with sadness that I read the obituary of Mr. D. T. Ames, of California. I have had in the past years many communications from him. He was one of our veterans in the educational field. I wish to extend my sincere sympathy to his widow through your valuable paper.

I am also informed of the passing away of Mr. B. M. Worthington, of Chicago, formerly of Madison, Wis., where I first learned to know of his skill as a penman. Some 35 years ago I received a flourish, two birds and a bird-nest with "Home, Sweet Home" and underneath appears' "Compliments of B. M. Worthington to S. B. Fahnestock." This is original from his pen and it is one of the very finest flourishes in my scrap-book. I have several beautiful letters from his pen dated '88 and '89. His letter of '88 says, "Friend Fahnestock:—So you are still on earth and driving the quill, so am I." It was with a sense of sadness that I read the account of his passing away. Some 40 years ago I sold much of his beautiful ink while teaching in the public schools.

S. B. FAHNESTOCK.

It is with regret that we announce the death on September 19th, at Decatur, Ill., of Prof. W. C. Stevenson, who until recently was at the head of the department of commerce and finance of the James Millikin University. Mr. Stevenson was for many years located at Emporium, Kans., and later in the Jacob Tome Institute, Port Deposit, Md., but for some years past at Decatur. In 1900 he was president of the National Commercial Teachers' Federation and presided at the meeting held in Detroit. He was a man of much more than ordinary ability. His death will come as a great shock to his many friends.

The Executive Committee of the Eastern Commercial Teachers' Association has made special arrangements with the Remington, L. C. Smith, Smith Premier, and Underwood Typewriter companies, by which a uniform low price will be granted to all members of the Association who are school proprietors, irrespective of the number of machines ordered or used. The members of the Association can receive information regarding this proposition from the President or any member of the Executive Committee.

[If you are not a member, "Get Busy." Editor.]

ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

EXPERT ACCOUNTING AND AUDITING AS A SIDE LINE FOR COMMERCIAL TEACHERS.

There is a constantly growing demand everywhere for competent men who can be depended upon to audit the books of municipalities, corporations, and in fact all lines of business. In the cities there is an ever increasing number of Certified Public Accountants, and many expert bookkeepers are improving their spare time in study, that they too, may obtain this degree. The time is not far distant when no municipality, even the smaller cities, will be satisfied without periodical audits of their financial affairs by competent persons. Honest public officials demand that these audits be made of their books, by competent outside parties so that the eye of suspicion cannot be leveled upon them.

You can scarcely glance at the headlines of our daily papers that you do not see one or more cases of trusted officials or employes going wrong. The consequences of these embezzlements rest heavily upon the culprit, but more heart-rending is the condition of his family and even the community in which he lived feels the curse for years afterward. These unfortunate conditions can be largely eliminated if proper audits are made and many a reputation would be kept clear and the sanctity of innumerable homes preserved if the general public should be educated to recognize the fact that nearly all men are subject to weakness if the lure is cunningly enough presented.

It is unnecessary to mention many specific instances and an illustration will be sufficient. Your ordinary man who has always led a fairly respectable life is elected or appointed to political office; he gets in with a group of professional politicians who like to have a good time; he is made to believe that he has a political future and is invited to the gatherings of the "faithful". He is given every opportunity to spend his money to strengthen his position and after a time he finds that he is exceeding his income. Something must be done and a small sum is taken from the funds in his charge, to be returned when pay day comes,—needless to go further . It is easy enough for him to omit entries for some receipts; it takes but little more nerve to falsify others. At the end of his term he can make his books look neat and clean. The "anditing committee" gives him a clear report. This may go on for a term of years as we hear so many times, until some inquisitive fellow is elected to succeed to the office. He finds suspicious looking erasures, or perhaps attempts to collect an account for which a receipt is produced. This instigates further investigation. Finally the expert auditor is called in and the whole dirty business is revealed. The results, suicide, insanity, prison, public disgrace, all of which could be avoided if public sentiment will keep abreast of the times and safeguard public interests.

It is the duty of all public spirited citizens to agitate this matter of public auditing, keeping everlastingly at it, until every municipality in the land employs competent, responsible men of high character to go into all the details of our public finances and so do away with these unfortunate conditions.

And Now, You Commercial Teachers!

Who is more competent to do this than you, who have spent years in preparation for your work of teaching business methods to future business men? Should you not be able to go before the people and say: "I can practice what I preach! I can audit your books and when I finish, my report will tell you whether all your moneys have been properly accounted for?"

You cannot expect to be able to do this unless you have thoroughly prepared yourself. It is not *all* that you may be able to teach boys and girls to keep a set of double entry books. You must understand the science of your profession, get at the bottom of it and work your way up and out into the world. Let not your vision be bounded by walls of your school room, whose only sunlight is reflected from the little pile of silver which comes your way on the first of the month, but rather, broaden your minds and grasp the greater opportunities about you.

Dr. Conwell, of Philadelphia, has a lecture entitled "Acres of Diamonds". I wish every school man could hear that lecture! Why, fellow teachers, there's whole square miles of them around us, not mere acres! Get yourself busy and gather them while you may! There is a great wealth of Business and Accounting literature which you have not even seen, much less read and studied. If you feel that you cannot afford to buy, go to the public library; if it isn't there, they can get it for you. Go to the expert bookkeepers, some of them will have small libraries; club with some of your fellows and make a start, stir up a little enthusiasm within yourself, and you will be surprised how easy it will be to get a start. That you may succeed, convince yourself that you do not know it all and that you must review principles. You will find that there are many little elementary points that will take on a new color when you get your mental processes working with the idea that you are doing something to teach yourself, instead of simply making up easy, familiar problems for your boys and girls.

One of the writer's earliest expert engagements was to open a set of books for a recently organized corporation doing considerable business and which had continued the old individual proprietor's books. These had been "fixed up" by an expert bookkeeper who went insane before he finished the work. You can gather something of the state of affairs from this information, and it was only that I had an unlimited stock of self conceit, which sometimes is a novice's greatest asset—that I did not have an adjoining room assigned to me. After these years, it will not be amiss for me to admit that a great deal of that conceit was taken out of me before the books were finally turned over to a competent bookkeeper. It took a whole summer's vacation, but it was a good start, a satisfactory piece of work, and it brought more engagements.

Another important audit that helped to establish a profitable business was an investigation of the books of a public official who was rather careless in his stewardship and failed to satisfactorily account for a large sum of public money.

From the beginning of my public accounting, it has been my desire to do auditing rather than systematizing and accounting, but experience has taught me that it is a mistake for a man to enter upon the duties of public accounting unless he has a thorough knowledge of all of the principles. It is best to go slowly and an engagement should never be made unless you are morally certain that you understand all of the circumstances and can carry out your part accurately and expeditiously.

If there is an expert accountant in your city with whom you can work and study, you have a much better opportunity than many who have been obliged to go it alone. If you can prevail upon him to allow you to serve as an apprentice outside of your regular duties, you will find it

greatly to your advantage even if you receive no financial compensation. A number of advanced students have assisted the writer and all have agreed that this application to actual business impressed them more than all their school work.

On a very important case, which later was a criminal one, the bookkeeper who assisted became so efficient that his advice and knowledge of the details were of the greatest importance at critical times. Since that time this young man has continued his studies and now holds a very important position with a large corporation.

Teaching is one of the noblest of professions, and he who gives the best there is in him that others may profit, is doing a great work for civilization and humanity. The conscientious teacher—there are some of the other kind—is always looking to better himself and his work through study and exchange of ideas. The grade teacher, the high school teacher, and the college professor, spend their spare time at the summer schools of the great universities broadening their knowledge or pursuing advanced work in their lines. So should the commercial teacher. If a thorough knowledge of algebra, geometry and trigonometry makes a more successful teacher of arithmetic, so will the knowledge of higher accounting and auditing make a stronger teacher of bookkeeping. If the commercial teacher is doing a reasonabe amount of expert work outside of his regular duties, he will be a better teacher and his pupils will have more regard for him because they will know that he can do something besides teach, that he can apply, practically, what he teaches and that he is giving them out of the fullness and ripeness of a knowledge that has been made practical by its application.

In order to give some idea of the points covered in an audit of a County Treasurer's office and the form of report submitted at the conclusion of the same, the following preliminary report of the auditors in a case in a county of New York state is given as a model. This report was made during September of this year.

Board of Supervisors,
County of Blank,
New York.

Gentlemen: In compliance with the instructions of your honorable board we have made an examination of the books of the County Treasurer's office for the period comprised between the dates of January 1st, 1898 and May 31st, 1909, for the purpose primarily of ascertaining whether all moneys received in the Treasurer's office have been properly accounted for.

In conformity with your request the result of our investigation at the present date is herewith submitted, subject, however, to such changes as the final examination of the various items not yet located shall make.

Our investigation has been conducted on the following lines:

The assessment rolls of the wards and towns have been examined to determine whether the amount spread on the rolls has been in agreement with the warrant authorizing the same.

We have checked all records of cash received in the Treasurer's office from the date of the assessment to the date at which the rolls were turned over to the collectors.

We have checked all collections made by the collectors and unpaid taxes returned by them at the dates of their settlements.

We have examined all rolls for evidence of taxes paid in the Treasurer's office from the date of settlement by the collectors to the dates at which the taxes went to sale, tracing the receipts of same (where such receipts have been entered) to the cash book.

We have checked to cash book (where accounted for) all taxes marked in tax sales book as paid.

As a result of such examinations we find the following amounts, which from the markings on the books examined appear to have been received, have not been accounted for:

Back taxes, city	$37,109.29
Back taxes, towns	16,535.26
School taxes, towns	1,223.46
Tax sales, city	13,849.27
Tax sales, towns	16,716 42
	$85,433.70

We have items in the aggregate amount, against tax sales, of $4,160-04 in cash books which we have not as yet been able to locate. The amount, therefore, unaccounted for may be reduced by all or any portion of this amount.

Income from sources other than taxes we have thoroughly tested and found in every case the amount reported as paid to the Treasurer to be correct.

We have examined vouchers for disbursements over a period of years in full and made numerous other tests, and we have found all payments to be in accordance with the warrant authorizing such payment.

We will submit our complete and detailed report at as early a date as possible.

Respectfully submitted,

If the writer can be of service, he will answer inquiries addressed to him and will discuss in future articles any accounting proposition desired.

This is the by-product age. In the highly developed industries there is now no waste. If you have waste time hanging on your hands, you have not learned to utilize your whole self. If every minute of your working time is not spent in learning or earning, there is waste. Jones will tell you how to earn more and be more as a man as well as a commercial teacher. If you don't know how now, ask Jones. [Editor.]

METHODS OF TEACHING

RAPID CALCULATION

C. E. BIRCH,

Haskell Institute, Lawrence, Kans.

METHODS OF TEACHING RAPID CALCULATION.

One of the first problems confronting the inexperienced teacher of rapid calculation is whether or not to use a text, and as it is something of a question among the older ones it may not be deemed inappropriate to discuss this matter.

Many teachers, and some very excellent ones, do not use a text, giving as their reason that such lessons lack the life and inspiration of the lessons prepared and dictated by the teacher. This is an argument that deserves attention, inasmuch as there is much truth in it. If a text or set of lessons takes away the individuality of the teacher and leaves him but a mechanical instrument the result cannot be otherwise than bad. That a prepared set of lessons will result thus is not necessarily true. The shorthand text or the bookkeeping text is open to exactly the same criticism. If a teacher leans too much upon the text the best results cannot be secured, but this does not prove that we should not use a book. It is the privilege and the duty of every teacher to supplement the text, to make suggestions and to devise exercises based upon his own observation and experience. I have never seen a text-book that forbids this. The principal advantage to be derived from the use of a text is that the course is systematized and the subject developed according to a well matured plan. Too often this subject is taught extemporaneously on the spur-of-the-moment plan, which is wasteful of both the pupils' and the teacher's time.

Whatever you do, have your work well in hand; know what you are going to do first, to-day, to-morrow, next week—what, how, when, why. Put all the individuality, personal magnetism, enthusiasm and vim into your work you can, varying your methods to lend attractiveness. You will find it necessary to travel in a circle, often coming back to the beginning, often presenting an old lesson in a new dress to avoid monotony and loss of interest.

Dictation.

There is also some discussion as to the use of dictation. I believe in dictating problems, but not all of the problems. Some work should be ready to put into the hands of the pupils, something that they will all have *down* in exactly the same form, putting each on the same footing and requiring each to do his best, be it good, bad or indifferent. Insist that what is finished should be accurate. There is nothing gained by great haste when the pupil is doubtful of the correctness of his results. By using these prepared lessons you can hold the pupils to more accurate work and can learn more of the ability and needs of each individual member of your class than you could learn by the dictation method pure and simple. Dictation, however, has its place and its value. It is worth while to require pupils to learn to write figures rapidly and legibly. If the figures are not legible more harm than good will come of it. In banks, express offices, and, in fact, in all lines it is found necessary to read and check figures. Then, too, the dictation lesson gives an opportunity for that extra individual work of which we have spoken; perhaps for some special local problems not included in the regular course.

The Blackboard.

I have heard some objection to the use of the blackboard in teaching rapid calculation, but I do not care to give up my blackboard. I find it useful, especially in the beginning of the course, for concert drills. I like to go over an exercise a few times in concert and then take it up with individual members of the class. In teaching the simple combination in addition and multiplication it is helpful. It aids in bringing out the backward and diffident. I point to the combination and ask the class to give the answers rapidly enough to keep me on a brisk walk. Next I time individuals on the same exercises. I also use the blackboard for contests between individuals or teams. The chief objection to the blackboard is that it may have a bad effect upon the eyes of some. If the teacher will make his figures large and very plain, I do not think that in a well lighted room where the members of the class can be seated near the board there is much danger from this source. This slight danger may be eliminated by placing those who have difficulty in reading the figures in the most favorable positions. Then we must not keep the work up long enough at a time to tire the eyes. The rapid calculation period should be of snap and vim, but not prolonged. Work at high pressure for a few minutes and then stop.

Developing Addition.

In teaching addition, begin with the forty-five simple combinations. Take a group of say fifteen combinations and drill until they can be given correctly in from five to ten seconds. Change the order and repeat. The entire table should be given in from fifteen to thirty seconds by each member of the class, *correctly*. It may require some special work on the part of a few pupils to do this, but without this ability it is of little use to begin the addition of long columns. Speed must come from a mastery of a few elementary processes. It is of but little use to try to force speed without first laying a foundation for speed.

Below is a set of suggestive exercises, showing a plan for developing the foundation lesson:

(a)	6	8	4	6	7	8	9	8	3	5
	4	5	5	7	8	6	7	9	3	6
	—	—		—	—	—	—	—	—	—
(b)	10	13	9	13	15	14	16	17	6	11
	2	3	5	6	7	8	9	3	2	6
	—	—	—	—	—	—	—	—	—	—
(c)	6	8	4	6	7	8	9	8	3	5
	4	5	5	7	8	6	7	9	3	6
	2	3	5	6	7	8	9	3	2	6
	—	—	—	—	—	—	—	—	—	—
(d)	10	16	14	12	16	11	12	14	12	11
	12	18	13	11	8	6	9	8	10	9
	—	—	—	—	—	—	—	—	—	—
(e)	10	16	14	12	16	11	12	14	12	11
	6	9	7	5	5	4	6	4	3	4
	6	9	6	6	3	2	3	4	7	5
	—	—	—	—	—	—	—	—	—	—
(f)	6	9	8	9	7	7	8	9	7	9
	4	7	6	3	9	4	4	5	5	2
	6	9	7	5	5	4	6	4	3	4
	6	9	6	6	3	2	3	4	7	5
	—	—	—	—	—	—	—	—	—	—

Please notice that these are only suggestive and are not intended to be complete. In (b) you will observe that the upper numbers are the sums of the combinations in (a). Each succeeding exercise takes the student a step farther in the process of learning rapid addition. Notice that (f) presents (d) in a different form. We may next combine these exercises into regular written addition problems as illustrated below:

6989778979
4763944552

6989778979
4763944552
6975546434

6989778979
4763944552
6975546434
6966323475

The latter are but putting into practice the combinations learned earlier, but requiring the use of the carrying principle.

TALKS ON ENGLISH

S. ROLAND HALL,

Principal of the School of Advertising, International Correspondence Schools,

SCRANTON, PA.

THE POWER OF WORDS.

We know it, of course, but we do not always realize that words are just symbols of thought—lines that bring up mental pictures or images, and that some words have much greater image-producing power than others. A review of that famous old book, Trench on the Study of Words, makes us more discriminating.

The other day I saw in an advertisement the headline "Weis Pruning Shears will Snip a Broom-handle," and right beside the headline was an illustration of the shears with several "snipped" sections of the broom handle. *Snip!* What a thought that brings to the mind. I could see the shears cutting off sections of that broom handle just as a woman clips a thread with scissors. Substitute *cut, sever,* or any other word in place of *snip,* and the vivid image of instant severance is lost.

It is easier to create these mental images if the words that you use suggest pictures that the mind of the reader has seen before. One of the finest lard advertisements I ever saw contained a few sentences like these: "The few crisp, dry flakes of kidney fat found in each hog; the beautiful waxy, wrinkled appearance of the lard." How quickly these words bring up the picture of unusally fine lard in the minds of those of us who know something about lard-making.

Consider "velvet smoothness." We know what velvet is, and we know instantly what kind of smoothness the writer means. The mind-picture would not be so easily and vividly formed with a strange or less realistic word.

A tailor recently put the following language in one of his letters: "If you order a suit from me you can have a flap put there and a pocket here—any little individuality you wish. Then you needn't be afraid of meeting your double at the first street corner." Wasn't that a successful appeal to the dislike that most of us have to seeing another fellow wearing just the kind of shirt or suit that we wear?

This is the kind of writing that the business world is looking for. It is economical writing, for a few words and sentences will start thoughts a-going that could not be expressed fully in hundreds of words. Furthermore, when the reader's thoughts are merely started and he thinks things out for himself, he isn't aware that he has been led to the conclusion, and is more thoroughly convinced than if the entire idea had been outlined in the words of the writer.

One of the most difficult things I encounter in trying to teach people to write interesting, convincing business literature is to train them to tell the interesting facts instead of making general claims. For ages it has been the habit (maybe because it is easier to make a claim than to hunt up the facts and prove the claim) to claim that goods are "best", "purest", "strongest", "simplest", etc., and the habit seems to descend from father to son. But the truth is that the reader must have an unusual amount of confidence in what the writer says if he believes that goods are best or purest or strongest when few or no facts are set forth. "Best" is a word that has been worn smooth and round from overuse; it has no points sticking out to make an impression. When the restaurant-keeper says "My mince pies are the best" few of us believe him; his statement isn't even interesting. But when he says "The Santa Cruz rum that goes into my mince pies costs $4 a gallon, and the raisins are all hand picked", then those who care for mince pie see a mental image of something unusually good and are likely to investigate.

When the business school says: "Employers are constantly calling for our graduates" very little impression is made. When the language is, "We had ten calls for graduates last week, one from ———, two from the ——— Railroad, etc.," the school scores strongly. The interesting, specific fact is the thing.

The imagination plays a large part in the production of realistic language. My pet suggestion to students, when they are trying to describe things, is that they shall imagine themselves seeing or owning the article—if it isn't actually possible to see it; that they shall imagine the pleasure and satisfaction they would experience; or if the commodity is something that appeals to a class of people of which the student is not a representative member, to imagine that a typical representative of that class is just across the table and to try to write what would be said to that person if the description were oral.

Of course a good imagination is not the only requisite. One must also have a sufficient vocabulary to accurately picture what is in his mind, and he must have enough understanding of the rules of grammar and the principles of composition to construct orderly and correctly.

One of the recent Savage Arms Revolver advertisements illustrates very well the inadvisability of introducing weak points in a letter or other piece of business literature. Some editor had criticised the advertising of firearms, arguing that the selling of revolvers was promoting murder. The revolver man after setting forth some really good argument about the protection of the home talked about the Japanese swooping down on the Pacific Coast and the British landing on the Atlantic and finding us helpless because of the failure of fire-arms companies to advertise revolvers. The Japanese and British invasion idea was so far fetched that it made the entire argument futile.

I wonder how many of the readers of THE BUSINESS EDUCATOR have tried the so-called Ben Franklin method of improving in composition? Franklin's method was to read well written passages, then put the matter aside and try to express the same ideas entirely in his own language. He would next compare his work with the original matter and try to discover wherein the skilled writer had used better words and had constructed more skillfully. Stevenson confesses to an almost similar method of studying and patterning his style after that of famous writers.

Don't neglect the words that are new to you. Make it a rule to look up the meaning and the proper use. In this way your vocabulary will increase wonderfully. Just think of it: the average person uses only a few thousand different words to express himself. He is an unusual writer whose vocabulary exceeds six or eight thousand words, and yet the learning of three new words a day would add a thousand new words a year to our verbal storehouse.

In Mr. Hall's October contribution as printed he said: "There's a % sign on many machines," etc. But it should have been "There's a % sign on many machines," etc. We regret the typographical substitution, which was due to careless typesetting and proof reading. [Editor.]

ADVERTISING

J. W. D. GRANT,

Rutherford, N. J., Box 96.

THE EMPLOYMENT DEPARTMENT.

The success of the Business School depends in a large measure upon the number of its graduates placed in permanent positions at good salaries.

Every Business School Proprietor or Principal appreciates the value of testimonials from former pupils who are holding good positions and it is generally recognized in the Business School world that satisfied graduates are a school's best advertisement.

Accordingly, the Employment Department of a school is its Publicity Bureau.

And yet not every school thinks it worth while to organize its Employment Department on a business basis. Many business school managers depend upon their personal acquaintance with business men for openings and make no special effort to seek positions in a systematic way.

It is also a great mistake to lose sight of a graduate after he has found his first position. The first place is not the *right* one in many cases and the advice of a wise principal may help to success an inexperienced young man or woman who would otherwise be a failure as a "square peg" jammed into a "round hole."

It may be of interest to many readers of The Business Educator to know how a Commercial Employment Agency handles its business. Some of its methods may suggest ways and means of securing positions for graduates.

The Agency keeps a card list of its applicants, arranged alphabetically, and such details as age, experience, references, positions applied for and salary expected are given on these cards. For further and more detailed information the card refers to a numbered vertical folder in which is kept original application blank filled out by the applicant, giving his life history, original references and any further papers in the case including correspondence.

Each applicant is also cross indexed under positions he can fill. That is, if John Brown states on his application blank that he will accept a position as bookkeeper or stenographer or shipping clerk, his name is placed on three cards, headed Bookkeeper, Stenographer, Shipping Clerk, respectively on which are also the names of other applicants who have applied for these same positions.

Another card is kept of positions that are open and on these cards are given the requirements of the various employers.

The greatest fault of the agency is that the men in charge work mostly with the position cards, trying to fill the positions but neglect to give much attention to John Brown, who keeps wondering why he has not been placed in a position.

One method of opening up positions with business houses is to employ solicitors who go around and drum up trade, and of course, more positions can be secured in this way than any other. The solicitors also take applicants around with them on occasion and sell them to employers as an agent would sell a set of books.

Another way to open up positions and probably one of the best is to send around to a number of good firms the description of a man that they might very likely be able to use, giving complete details about him. No name is given, but the number of the folder is used. In this way not only the particular applicant described secures a position, but oftentimes several positions are discovered, some of which can be filled by other applicants with much the same qualifications.

The Agency also advertises for positions and does some other things which would not be at all applicable to the Employment Department of a Business School.

It would probably be a good plan for the man in charge of the Employment Department of a Business School to abstract the records of some pupils which are representative of their class and mail them to firms that have asked for that kind of employees in the past or are known to be in need of that class of help. This will surely open up positions and it will take less time than to call on employers personally, or call them up on the telephone.

When you have a real bright young graduate you want to find a place for, call up some employer who is constantly in need of help and tell him you have a young man of exceptional ability that you think he will wish to secure. A little real salesmanship put into the Employment Department now and then will accomplish wonders.

The Business School should not only send out its graduates well equipped in their particular lines of work but throughout the course or at least during the last two or three months before graduation special instruction should be given at least once a week in writing letters of application for positions, writing ads. for "Situations Wanted" Columns, etc. Instruction should also be given at the same time that will help the student when interviewed by employers. There are very many things which the young man or woman who has had no experience should be told about employment conditions. The school which sends out graduates with a good knowledge of the ways and methods of the average employer will be doing them the greatest possible service and will save them from many mistakes and certainly from much discouragement.

If what you want does not show up when you want it, go after it, intelligently, of course, and then if it fails to turn up, if necessary, turn up your trousers and turn something up. Never line up with the quitters.

Commercial Law

MRS. LAURA C. NISWANDER,

Central Normal College, Danville, Ind.

CONTRACTS. 2.

As to expression, Contracts are divided into two classes, Express and Implied.

An Express Contract is one in which all the terms are clearly set forth and agreed to. It may be either a written or an oral contract.

An Implied Contract is one whose terms are inferred from the acts of the parties. Contracts implied from the acts of the parties are implied as a matter of fact and not of law. There is in fact an agreement between the parties and while not shown by express words it is shown by their acts.

If A. says to B. "I will sell you a car load of wheat at the market price" and B. says "I will take the wheat," we have a contract evidenced by expressed words. While on the other hand if A. sends to B. certain goods and under such conditions as would show that he expected payment, and B. should receive and consume these goods, there would be an Implied Contract, that he would pay the market price, evidenced by the conduct of the party sending the goods on the one side and in accepting and using them on the other.

The sending of the goods was an offer to sell; the taking and using them was an acceptance of this offer.

There is no difference in the two contracts themselves except in the evidence by which the agreement is shown.

With reference to their time of performance, contracts are either executed or executory. An executed contract is one in which all the conditions have been fulfilled. If any of the conditions remain to be carried out in the future it is an executory contract. A contract may be executory today and an executed one tomorrow.

A very good illustration of the difference in these contracts will be found in Warranty and Quit Claim deeds.

In the warranty deed the Grantor promises to warrant and forever defend, and if the Grantee or his assigns are ousted they may fall back on the Grantor for damages for the loss. This is the executory contract, for sometime in the future the Grantor may be called upon to fulfill this condition.

The Quit Claim deed conveys what title the Grantor may have at that time.

This is the executed contract for when the deed is signed and the title passed the conditions are all fulfilled.

This distinction is an important one as will be seen when we begin to separate contracts into their essential elements.

Several and joint are the divisions of contracts as to the relation of their obligors.

When several parties enter into a contract on the same side they may do so either jointly or severally, or in the case of the persons bound jointly and severally, that is making a joint promise and several distinct promises at the same time. Whether the contract is joint or several or joint and several depends upon the intention of the parties as evidenced by the contract.

If several persons make a joint promise each person is liable to the promise for the whole debt. Although both are liable, neither is bound by himself, but each is bound to the full extent of the debt. One cannot be sued by himself but if both are living and within the jurisdiction of the court they should both be joined as defendants in an action in the contract.

If one of the joint promisors die the liability will devolve upon the survivors, the personal representative of the deceased cannot be sued jointly with the survivors. In this way the whole liability will devolve upon the last surviving promisor and at his death upon his personal representative.

If the contract is joint on the part of the promisees all must join in suing upon it. The law with reference to the death of a promisee is the same as that relating to the promisor.

In Indiana a joint note if made payable at some bank is construed by special statute as a joint and several note.

Several persons may bind themselves severally together so that the creditor may be entitled to claim the whole debt or performance against each debtor separately. In such cases the promisors must be sued separately and cannot be sued jointly. A judgment against one of them does not discharge the others until it has been satisfied.

Again one person may bind himself to each of several parties, so that each promisee is separately entitled to sue thereon.

The doctrine of survivorship applicable to joint contracts is not applicable to several contracts.

Several persons may concurrently contract regarding the same matter binding themselves both jointly and severally.

Where the promise is both joint and several the promisee may, at his election, sue each one of the promisors separately or all of them jointly. But he must do one or the other, he cannot sue fewer than all jointly. The doctrine of survivorship does not here apply.

When one of several joint promisors pays the whole debt, he may, in the absence of a contract to the contrary, demand and enforce his right of contribution. That is he may collect from each of the other joint promisors his proportionate share of the debt.

In speaking of contracts we ordinarily mean an executory contract. A contract of this sort results from the combination of the two ideas "Agreement" and "Obligation," and is defined by some authors as "An agreement enforceable at law." Others give the older definition that "A contract is an agreement between two or more competent parties, based upon a sufficient consideration, to do or not to do some lawful possible thing."

This last definition is preferred by some since it naturally divides itself into the four essential elements of a binding contract, viz: competent parties, assent, consideration and legal subject matter.

It is manifest that at least two persons are necessary, and it is essential that there must be a distinct intention, an intention which is common to both parties, that there must be a mutual communication between the parties of their intention to agree, for without this neither would know the other's mind. And in order that this agreement will result in such an obligation as constitutes a contract, the consequences of the agreement must affect the parties themselves.

"The Teacher" Continued from page 26.

may seem heartless and unsympathetic yet it is the only way in which prestige may be gained. It is necessary to a teacher and I will condense it to a principle.

Prestige, then, comes from an assumption of superiority, wisdom and authority and the appearance of decision and force in carrying out the estimate of self.

I am making these papers different from the dreary pedagogical essay. The ideas are my own. If they are not sound and reasonable I shall be glad to hear from any sweet tempered disputant and also to treat any suggested topic.

THE TEACHER

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL

Seattle, Washington.

THE ART OF SECURING RESPECT

Our previous discussion was taken, as I hoped, to be a little impractical, rather idealistic and visionary. This was quite proper and in accord with the spirit of the times, a spirit, which I remarked, the business school must seek to interpret.

There have been as far back as history speaks, successive waves of progress and reaction. Just now one great wave of civilization is sinking and a new one arising. We pass now from a realistic age to an idealistic one. We have been studying much of facts, nature and science. In the next few decades we shall see a greater and absorbing interest in art, religion and idealistic philosophy. We are growing tired of studying facts without knowing their ultimate meaning. The aim of the last generation was to explore and discover the world; the aim of the next will be to interpret the world; the last sought laws; the next will seek ideals.

The next fifty years will see an entire change in the modes of conducting business. The last five have shown us new standards of honesty. Even as the last few years have been prolific in inventions, so will the next few years be productive of ideals to an extent the world has never seen. The business school must keep pace.

But what we want immediately is some little light upon the problem of how to get the work done today; how to repel the blues; how to make percentage plainer and typewriters more controllable. I hesitate to mention any definite plan or method.

My plan will not be fitted to your personality; that way in which I succeed will bring only failure to you. All good teaching plans are the result of earnest study, of meditation, of a blending of desire and knowledge and spirit.

I would first call the attention of the reader to my previous articles on Adolescence, given space in this publication. In that peculiar stage of growth we find the key to most of our troubles. A complete understanding of that age is necessary before we can deal sympathetically and intelligently with the high school student, although some few in the private school may have passed beyond this period.

Standards of teaching in the private school cannot be judged by the size of attendance. The financial success of the school depends upon the ability to win prestige, which hinges but slightly upon merit. Indeed the prestige and authority of the teacher does not depend materially upon his scholarship. In this a complication arises for the teacher must win prestige, especially in dealing with immature minds, or his pearls of vision go for naught. There is no fallacy greater than that merit always wins or that truth crushed, etc.

All this depends on personality and character, accepted in the broadest meaning. Character is, of course, not limited to inert goodness. Very often the wholly blameless individual has no perceptible character, while the thief may have many elements of strength. Surely no one would advocate a course of sin as fitting for a life of usefulness, yet the capacity for sin and wrong is a necessary element in a forceful, purposeful life.

So I would so far as possible speak of methods by which the teacher may realize the perfection of his personality and by which he may test for his own use any special plan I may suggest.

The first trait for the teacher to attain is intellectual honesty—the development of conscience. It is a common thought—a beautiful poetic one—that there is a deep transparent flame abiding in the soul or somewhere, that tests all things and finds them good or ill.

As a fact there is no such thing as a conscience in the same sense that there is a memory, an imagination, or faculty of reason. Conscience is a bundle of inherited experiences, crossed and mingled and interwoven with a thousand accidental influences. What our ancestors have foolishly done and found harmful we know as bad; what they found beneficial we call good.

So we, all of us, have difficulty in drawing the mark between right and wrong. In fact I know very few individuals who are qualified to decide upon an abstract principle of right and wrong.

For this reason then I hold that intellectual honesty is paramount. One should strive to hold himself above the pull of custom or early training, of associations, of heredity and decide the thing on its merits, without bias or prejudice. The teacher must never say "I do not like that way." "I cannot agree with that method." "I do not want you to do it that way." He must stand as a defender of the truth and give reasons, yet if he gives these without prestige he will be scorned.

The defense of the White Knight whose name is Truth lies with the sturdy and somewhat conscienceless yeoman, Prestige.

How does one gain this? I have seen many fail for the want of it.

Prestige has no admirable qualities and a few despicable ones. Napoleon, one of the most hateful characters of all history, won his bloody triumphs on his prestige and met his disaster at Moscow because the things that influenced the fiery Frenchmen could not affect the phlegmatic Russians.

We should study biography, not alone of the good and great, but of the powerful and successful, to discover, if we can the secret of prestige. Many things go to its making. He is a strong teacher who can afford to say "I do not know." No young teacher may say it often nor can he afford to be caught in a blundering excuse. Decision and preparation are vital things. Even so little a thing as returning exercise papers should be done in a precise and orderly manner. He must not allow himself to grope or hesitate before his class. He may with profit refer to far distant cities or countries if he has traveled, or to long past experiences, especially if different from the present.

We have an ingrown reverence for the old or distant and he who associates himself with it shares that respect. He must be severe within reason, condemning justly, but unsparingly.

By laxity or much assistance he will gain the affection of many a halting student, but rarely his respect. He should keep serious and not talk much. The most of teachers talk far, far too much. Of his few utterances none should be inconsequential. He should keep busy and not appear to be idling. If he has peculiar views on vaccination or diet or conduct of any sort, he will keep them silent before mixed audiences who have no common view point.

They will here meet with unthinking derision and injure his prestige if he airs them. This is why in the ordinary social gathering we restrict ourselves to harmless discussion. Ideas conflicting with general acceptation can only be safely uttered before a gathering having a unifying purpose. Thus a discussion of the latest findings of the evolutionary theory will interest and impress a ladies' study club while the same individuals gathered as a casual church congregation would probably receive it with apathy even if they did not indignantly repudiate it.

He will also assume and maintain a not too respectful superiority to his students. He will not defer to their convenience. He will not say "Do this when you find time" nor "You will favor me thus." All these things

(Continued on page 25.)

The National Commercial Teachers' Federation

THE N. C. T. F. CONVENTION.

It is now not too soon to plan to attend the meeting at Louisville, Ky., holiday time. And the question naturally arises, "What makes these meetings worth while?"

To those who attend, the answer is not hard to find.

First, and foremost, is the social reunion of kindred spirits of those engaged in a similar vocation. This uplift is considerable; more than can be accounted for in such a formal thing as language.

Second, the intellectual stimulus given by the exchange of experiences, views and opinions. Progress is the result of these conferences.

Third, the rest which comes from change of scene and travel; a necessary thing for breadth of view and health of mind and body.

So let all who can plan to journey Louisvilleward, successward, healthward, and, to the most of us, southward. May prosperity make it possible for all to attend, and may there be a turnout worthy the right royal welcome which the commercial school people of Louisville are preparing to extend.

KENTUCKY HOSPITALITY.

October 9, 1909.

BUSINESS EDUCATOR:

The commercial teachers of Louisville are planning to greet the largest attendance that has ever assembled at any meeting of the Commercial Teachers' Federation and they are preparing to entertain their visitors in a way that they have never been entertained before. The Louisville teachers are determined to prove to the visiting teachers from North, South, East and West that Kentucky hospitality is not a myth, but a living, joy-producing reality. It will be the effort of the Louisville teachers to show their visitors such a good time during the three convention days that they will ever cherish a fond remembrance of "the old Kentucky home."

The old Kentucky Dinner to be tendered the members of the Federation will be something unique in the banquet line. The inner man will be feasted to his heart's content and the program of toasts, entertainment, plantation melodies and other good things will put everyone in a good humor to begin his labors in 1910.

The commercial teacher who misses this meeting will miss the three best days of the year. He will miss the opportunity of getting the cobwebs swept out of his attic. He will miss the opportunity of getting a quantity of inspiration and enthusiasm that will mean better work and a bigger business for him the coming year. He will miss the rare privilege of three days' fraternal and social intercourse with his fellow teachers from all sections of the country, which in itself would amply repay him for all his expenditure of time and money in attending the meeting.

The Louisville teachers extend a personal invitation to every commercial teacher in the country to come and make merry with them for three days next Holiday week.

Sincerely yours,
F. M. VANANTWERP.
With Spencerian Commercial School.

YOUNGSTOWN, O., *Oct. 18, 1909.*

To Business Teachers:

We have an excellent program for the Louisville convention and cordially invite you to attend the meetings and take part in the discussion of the papers.

A large enrollment and good attendance is desirable.

You can very materially aid in making the Business Teachers' section a success by your enrollment and presence. If you cannot possibly attend, do the next best thing; enroll with us. You will receive the entire report which is worth many times the registration fee.

The convention is for our mutual benefit; get in line for Louisville.

May we depend on you?

Fraternally yours,
J. B. WILLIAMS, Secretary.
National Business Teachers' Ass'n.

PROGRAM

National Penmanship Teachers' Association.

President—L. E. Stacy, Meadville, Pa.
Vice Pres.—C. E. Doner, Beverly, Mass.
Secretary—R. C. Cottrell, Logansport, Ind.
Executive Committee—R. L. McCarty, Louisville, Ky., Chairman; C. C. Lister, New York City, C. W. Ransom, Kansas City, Mo.

TUESDAY DECEMBER 28TH, 2 P. M. TO 5 P. M.
(Papers limited to 20 minutes—Discussion to 5 minutes.)

President's Address—L. E. Stacy, Meadville, Pa.
Reports of Secretary—R. C. Cottrell, Logansport, Ind.
Report of Committees, New Business, etc.
"Penmanship as a Profession,"—F. W. Tamblyn, Kansas City, Mo.
Discussion.
"Some Problems in Public School Writing,"—A. S. Gregg, Lorain, Ohio.
Discussion.
"How to Break Up Finger Movements,"—(Demonstrated by a class of "raw recruits,")—C. A. Faust, Chicago, Ill.
Discussion.

WEDNESDAY, DEC., 29TH, 9 A. M. TO 12 M.
"How to Prepare Work for Photo-Engraving,"—C. P. Zaner, Columbus, O.
Discussion.
"Observations of a Penmanship Supervisor,"—W. P. Steinhaenser, Asbury Park, N. J.
Discussion.
"Good Business Writing and the Demand for it,"—H. G. Healey, New York.
Discussion.
("Some Ideas Relative to Practical Penmanship and Reforms that are Urgently Needed.")—Robert A. Grant, St. Louis, Mo.
Discussion.
"Methods of Applying Movement in Teaching Drawing and Penmanship,"—A. E. Parsons, Keokuk, Iowa.
Discussion.
"Position and Slant,"—H. C. Walker, St. Louis, Mo.
Discussion.

THURSDAY, DEC., 30TH, 1:30 P. M. TO 4:30 P. M.
"The Penman of Today,"—C. W. Ransom, Kansas City, Mo.
Discussion.
"Word Practice in Business Writing,"—C. C. Lister, New York City.
Discussion.
"Engrossing,"—Frank W. Martin, Boston, Mass.
Discussion.
"Position and Movement,"—Miss Charlotte M. Ziegelbaur, New Albany, Ind.
Discussion.
(Something Relating to Cartooning.)—E. H. Lockwood, Kalamazoo, Mich.
Discussion.
"The Value of Muscular Movement Writing,"—Miss Olla Stuber, Louisville.
Discussion.
Election of Officers.
Closing Exercises.

IS YOUR NAME HERE?

Below are the names of those who have renewed their membership in the N. P. T. A. I wish—if you have the space—you would publish them.

L. E. Stacy, Pres.,	C. E. Doner, V. P.
C. P. Zaner,	C. A. Faust,
M. A. Adams,	T. A. Hopper,
J. F. Fish,	L. C. McCann,
C. W. Ransom,	H. G. Healey,
M. E. Bennett,	A. R. Martin,
Miss Cornelia Koch,	Miss Olla Stuber,
Mrs. Stella Morris,	Anna B. Carpenter,
E. L. Grady,	Chas. Butterbaugh,
Elmer Swartz,	C. C. Welch,
A. R. Furnish,	E. H. McGhee,

R. C. Cottrell.

Is your name here? If not why not? Send in your Dues to

Cordially yours,
R. C. COTTRELL, Sec.
Logansport, Ind., 10-18-1909

MENTAL ADDITION SIMPLIFIED.

By C. H. Nicholson, 144 E. 34th St., New York City, author of "The Three Figure Method of Rapid Addition," etc.

The average person is unable to correctly foot any column of figures without expending a vast amount of mental energy in the process; yet, when a series of *alphabetic letters* is so arranged as to form a word, this word is recognized instantly and without the slightest mental effort. Now, there is no reason why a column of figures should not be recognized as forming a sum, in exactly the same way that a series of letters is recognized as forming a word.

In order to read a long word, the letters composing it must of course be separated into syllables familiar to the eye; otherwise, the meaning would be unintelligible. It is equally necessary to *add figures* in groups, if even moderate speed is to be attained; hence, columns are always footed by adding--in as one sum, groups consisting of two, three, or more digits. All of the trouble, however, is caused by forming these groups as haphazard combinations and without the slightest regard to how many figures compose each one of them. As nine different numerals can occur in 362,880 different orders, the reader will easily understand why figures in groups formed *unsystematically* can never become entirely familiar.

The secret of rapid addition lies in these two facts: *The nine numerals admit of but 165 THREE-FIGURE combinations*, and *three different figures can be arranged in but six orders.* Most of these three-figure combinations are already familiar to the reader,—three 1's, for instance. If *all* are committed to memory, any *three* figures will instantly be recognized as *one* sum, and never as anything but *one* sum, any more than "6 x 6" ever means anything but "36," or the letters "c-a-t" anything but "cat." *Nine* figures become *three* sums; *three* sums, *one* total. The process is much the same as when alphabetic letters are read, first as syllables, then as words and sentences. Memorizing the 165 possible combinations is an easy task for anyone, and when this has been accomplished, figures can be added with ease and rapidity that is amazing to one unfamiliar with the only process by means of which such wonderful speed in adding figures can be attained.

Addition is by far the most important of the four arithmetical processes, but schools, and particularly commercial schools, too often make no attempt whatever to teach it systematically. Although everyone appreciates the fact that *multiplication* can successfully be mastered only by committing products, it is the usual custom to leave students entirely to their own devices so far as *addition* is concerned. Such of the students as enter business life quickly realize the injustice of failing to teach systematic addition in the schools, as to attain a high place, everyone must first expect to qualify in a lower one, and no amount of theoretical knowledge can offset the disadvantage of being unable to perform *practical* work with ease, rapidity, and absolute accuracy. A man whose additions are not to be depended upon will find it exceedingly difficult to hold *any* position where the work is of an accounting nature.

Chas. N. Nicholson,
144 East 34th, St.,
New York.

NEWS NOTES AND NOTICES

Lawrence A. Johnson, of the New South College, Beaumont, Texas, has accepted a position as head of the commercial department of the Oskaloosa, Iowa, High School.

Mr. James Maher, of Valparaiso, Ind., is now with Duff's College, Pittsburg, Pa.

L. K. Devereaux, of Yorkville, Ill., is now at the head of the commercial department at the Industrial and Training School, Huntington, Tennessee.

Mr. C. M. Wright, of Red Cloud, Nebraska, has accepted a position with the Spencerian Commercial School, Louisville, Ky.

Mr. B. C. Bacon, the supervisor of penmanship in the Canton, Ill., City Schools, goes to Potts' Business College, Pasadena, Cal.

Mr. W. E. Farman, of West Northfield, Mass., has accepted a position with the High School at Lock Haven, Pa.

Miss Eva L. Hutches, of Chaplin, Ill., has been selected to fill the commercial position in the High School at Connersville, Ind.

Lloyd Bridge, of Manchester College, North Manchester, Indiana, accepted the position as head of the commercial department of the High School, Joplin, Mo.

J. W. McIntyre, of the Western Normal College, Shenandoah, Iowa, has accepted a position at Amarillo Business College, Amarillo, Texas.

W. H. Earles, formerly of the Stanley Business College, Macon, Ga., is now principal of the commercial department of the Michigan Commercial School, Lansing, Mich.

R. D. Thurston, of Liberty, Me., has been appointed commercial teacher in the Berlin, Ont., Business College.

S. Harry Follansbee, of Leominster, Mass., has just been engaged to teach in Dawson's Business College, Leominster.

George R. Reich, last year with the German-Wallace College, Berea, Ohio, goes to the Olean, N. Y., High School.

Ned Wyman, of Athens, Vt., is a new teacher in Heffley Institute, Brooklyn, N. Y.

James W. Hawley, for several years with the Massey Business Colleges of the South, will have charge of shorthand in the Ogden, Utah, Business College this year.

Miss Gertrude Harvey, last year in charge of the shorthand department of the Rhode Island Commercial School, Providence, is this year with the Davenport, Ia., High School.

E. Z. Christeson, of Lyons, Iowa, is in charge of the commercial department of the Lyons High School.

Mr. L. F. Baker follows Mr. W. A. Sheaffer at the Muskegon, Mich., High School.

V. E. Madray, a recent Zanerian graduate, has been appointed supervisor of penmanship in the Benton Harbor, Mich., schools.

Miss Maude A. Bishop, of Cumberland, Md., has just been elected to the position as teacher of shorthand in the High School at Salisbury, Md.

Miss Jennie Dobry, of St. Paul, Nebr., is the new commercial teacher in the Cedar Falls, Ia., High School.

Miss Mary A. Barry, a graduate of Burdett College, Lynn, Mass., goes to the Cambridge, Mass., Commercial College.

George F. Roach, last year with the Seattle Business College, has charge of the commercial department in the Ogden, Utah High School this year.

Mr. Campbell, formerly of the Colorado State Normal School, follows Mr. Charles C. Staehling at the University Preparatory School, Tonkawa, Okla., as commercial instructor.

The Phillipsburg, Mont., High School has obtained Miss Sara E. Burrows, of Denver, to take charge of the shorthand department.

Albert H. Stegenga, of Ferris Institute, Big Rapids, Mich., is a new teacher in the Bradford, Pa., Business College.

Miss Alice J. Child, of Westbroke, Me., is the new supervisor of penmanship in the Lewiston, Me. schools.

G. H. Moffat, of Middleton, Mich., goes to the Utah Business College, Salt Lake City.

Miss M. Louise Clute, last year assistant commercial teacher in the Pittsfield, Mass., High School, this year has charge of the commercial department in the Township High School, Wilkes-Barre, Pa.

Holyoke, Mass., loses S. A. Wood, for several years in charge of the commercial department of the Holyoke High School, to the South Side High School, Pittsburg, Pa.

Mr. C. A. Hanson, of Columbus, Ohio, is with the International Business College, Newport News, Va.

W. A. Heffernan, of Decorah, Iowa, has accepted a position in the commercial department of the Soldam High School, St. Louis, Mo.

Bliss College, Lewiston, Me., has obtained Miss Lillian Beals, one of their former teachers, for their shorthand department.

A. P. Meub, a recent Zanerian graduate, has obtained a position with the New England Business College, Worcester, Mass.

George H. Dalrymple, of Albany, is the new commercial teacher in the Holyoke, Mass., High School.

The Malden Commercial School, Malden, Mass., has the following new teachers this year: Harold Crosby, Osterville, Mass., director of the commercial department; Miss Cora B. Houghton, No. Leominster, Mass., principal of the stenographic department, and Miss Margaret L. Cutler, North Wilmington, Mass., assistant shorthand teacher.

C. A. McGuire, formerly of Salina, Kan., has just been appointed commercial teacher in the Salt City Business College, Hutchinson, Kan.

George W. Merkle, of Philadelphia, is leaving the teaching profession for the present, and is engaged with a first-class business concern in that city.

J. H. Long, of Portland, Ore., has just been appointed principal and manager of the Holmes Business College of that city.

Miss Elizabeth J. Gillis, of Mt. Pleasant, Iowa, goes to Oahu College, Honolulu.

A. L. Bouck, formerly of Smithville, Ont., is manager of the Westminster Modern Business School, New Westminster, B. C.

T. V. Fetters, of Cumberland, Md., is a new teacher in the commercial department of the Sharptown, Md., High School.

Phillip B. Gibson, of Lowell, Mass., follows C. H. Mumma as principal of the commercial work in the Augusta, Me., High School.

Warren J. Kibby, recently with the Utica, N. Y., High School, has been elected commercial teacher in the McKeesport, Pa., High School.

D. C. Beighey, of Millersburg, O., a Zanerian graduate, has obtained a position as artist and designer in Waterloo, Iowa.

Willard R. Smith, last year with Heffley Institute, Brooklyn, N. Y., is a recent addition to the faculty of the Phillipsburg, N. J., High School.

Josephine Harrington, for the last two years a teacher in the Elyria, Ohio, public schools, is a new assistant teacher of shorthand in Draughon's Business College, Washington, D. C.,

Thaddeus J. Keefe, recently with the Aetna Life Insurance Company, of Boston, goes to the Rockland Military Academy, West Lebanon, N. H., as assistant commercial teacher.

Miss M. Alice Mecum, last year with the Westfield, Mass., High School, has been appointed commercial teacher in the English High School, Cambridge, Mass.

Miss Mary Schroeder, of Manawa, Wis., goes to Shawmut, Wis.

H. K Congdon recently with the Rutland, Vt., High School, is a new teacher in the Auburn, Me., High School

Olive L. Smith, a graduate of the Ferris Institute, has charge of the commercial department in the High School at Fruita, Colo.

Prof. Sydney L. Angell, who served last year as assistant principal of the Rolling Prairie, Indiana, High School, has been chosen principal of the commercial department of Augustana College, Canton, South Dakota. Augustana is a thoroughly up-to-date institution, and Prof. Angell should bring its commercial department up to a very high standard, as he has had a considerable experience in business education.

Alfred George, formerly of the Michigan City, Ind., High School, now has charge of the commercial work in the Kankakee, Ill., High School.

F. E. Mitchell, last year with the Bradford, Pa., Business College, has engaged with the Dover, N. H., Business College.

J. Glenn Crumb, of Linesville, Pa., is principal of the Merrill Business College at Port Chester, N. Y.

C. M. Wright, formerly of Red Cloud, Neb., is now connected with the Spencerian Commercial School, Louisville, Ky. He informs us that there are now no commercial schools in Hebron or Red Cloud, Nebr. Mr. Wright impresses us as being an efficient, valuable addition to the Spencerian School.

B. E. Alward, of Vincennes, Ind., University, is now engaged with the Ohio Business College, Cleveland.

J. A. Knotts, formerly connected with the National Business College, Minneapolis, Minn., now has charge of the penmanship and the commercial subjects in the Oklahoma State University Preparatory School, Tonkawa, Okla.

W. C. Wollaston principal of Port Huron, Mich., Business University, states that he opened school on September 7th, with nearly twice as many in attendance as he had last year on opening.

A. L. Hill, evidently a wide-awake young man who is connected with the Stearns and Culver Lumber Company, Bagdad, Fla., recently subscribed for THE BUSINESS EDUCATOR and wrote as follows:—"I desire to state that I am well pleased with THE BUSINESS EDUCATOR. I think the Teachers' Professional edition is one that should not only be subscribed for by Commercial Teachers, but by every young person doing office work. The good common sense articles appearing in the Professional edition are of great value to office assistants and the price is small compared with the value."

Mr. Walter Stant, a graduate of the Richmond, Ind., Business College, has taken up the work as teacher in the bookkeeping and shortband departments of the Brocklehurst Business College, Duluth, Minn.

G. F. Roach, the well known penman and commercial teacher formerly of the Pacific Coast, now has charge of the commercial work in the Ogden, Utah, High School. Mr. Roach reports that 125 students are enrolled in the commercial department.

SCHOOL AND PROFESSIONAL

Mr. P. A. Whitacre, superintendent of the Inter-State School of Commerce, Cedar Rapids, Ia., reported Sept. 25th having six more than twice as many in attendance than a year previous. That sounds like prosperity, due doubtless in part to the faithful work of Mr. Whitacre himself.

The Bradford, Pa., Business College opened this year with the largest attendance in the history of the school.

Mr. D. E. Delp, a former student of the Gem City Business College, Quincy, Ill., and later of the Zanerian, is now employed in the Elliott Commercial School, Wheeling, W. Va. Mr. Delp is a fine young man and is fortunate for having secured such a fine position in such a fine school, which, by the way, is enjoying a fine attendance this year. Probably a little better than ever in its history. Your editor recently visited the school in person and counted noses himself, so he knows whereof he speaks.

E. H. McGhee, of the Stewart-Large Business Institute, Trenton, N. J., writes under date of September 22nd as follows:—"We are all happy. Our attendance shows an increase of 40 per cent over that of last year." At the same time, Mr. McGhee favored us with a number of very well written cards.

"School is opening up very well. The outlook is for a large attendance this year." This news came from T. A. McLean, of the Latrobe, Pa., Commercial College.

Miss M. L. Karr, with her school, The Washington Commercial School, Washington, Indiana, has associated herself with the Indiana Business College.

The Kokomo, Ind., Business College, is now located in its new quarters in the College Building, corner Main and Taylor streets.

The Indiana Business College, with 12 schools in the State, purchased the interests of the Smith-Freeland Business College and closed a deal by which it took over the business department of Vincennes University and thus combines the Business College interests of Vincennes, Indiana. The organization is to be known as the Vincennes Business College and business department of The Vincennes University.

The Bellingham, Wash., Business College, has been purchased by S. C. Coulson, who last year was a commercial teacher in that school.

E. G. Jones, a teacher who has been well known in the profession for a good many years, is now president of the Cambria Business College, Johnstown, Pa., A. E. Hughes, secretary, and I. E. Beals, business manager. THE BUSINESS EDUCATOR congratulates Mr. Jones on his advancement.

The Mountain State Business College, Parkersburg, W. Va., is in a flourishing condition. A recent visit to that city disclosed a well-filled school. The students of this school are considerably above the average in age. We saw no boys in short pants or girls in short dresses.

Your editor recently inspected the writing and the teaching of writing in the Parkersburg, W. Va., schools, and he found the teachers and pupils all mastering the Arm Movement from the first to the eighth grades inclusive. He found E. D. Crim, Ada, O., at the head of a very flourishing newly-organized commercial department. Supt. M. D. Morris is an aggressive school man, formerly of Ohio and later of Pennsylvania, who is doing what he can to push the work in the Parkersburg schools to the front. And from what we could see and hear, he is succeeding admirably.

The Parsons, Kans., Business College, opened its 19th year Sept. 1st with a larger enrollment than ever. Its enrollment last year was 687. The College was formally opened Sept. 14th. Governor W. R. Stubbs, delivered the opening address. An address was also made by Prof. Louis L. Dyche, of the State University of Kansas. Congressman P. P. Campbell addressed the students the following week. The following compose the teaching force for the present year:

J. C. Olson, president and superintendent of the business department; S. E. Hedges, formerly of Bliss College, of Columbus, O., principal of the business department; Miss Jessie Cresswell, formerly with the Salina, Kans., Business College, penmanship department; Mrs. Mamie E. Ballard, formerly of the Pittsburg Business College, principal of the shorthand department; Miss Anna Stuart, assistant in the shorthand department; Thos. H. Patterson, formerly a telegraph dispatcher for the M. K. & T. Ry. Co., principal of the telegraphy department; Mrs. W. S. Hyatt, formerly of the State University, of Kansas, principal of the English and Correspondence departments; Hon. E. L. Burton, formerly County Attorney, Lecturer on Commercial Law; A. J. Guilla, formerly of Emporia, principal of the Music Department.

Highland Park College, Des Moines, Iowa, opened with 120 more students this year than one year ago. Two new courses have been established. One is an evening Law school which enables pupils to do work enough during the day to earn all their expenses, and leaves them enough time to prepare their lessons to recite in the evening. The other is the Automobile Course that has been established in the Engineering Department. There has been such a demand for automobile machinists that the school decided to establish a department of Automobile Engineering. The College of Liberal Arts shows an increase of 20 per cent. The Normal College, the College of Music, the College of Engineering, the College of Pharmacy, and the College of Commerce, including Business, Shorthand, Telegraph and Pen Art Departments, are all thoroughly organized. During the past year, something like $15,000.00 was spent in general improvements, equipments, and accommodations in the College buildings and on the grounds.

CATALOGS CIRCULARS

The Laurium Commercial School does splendid work in that part of the State as shown by the catalog before us, as well as by the correspondence we recently had with its proprietor and teachers.

"The Practical Fellow" is the title of a school journal issued by Wilson's Modern Business College, Seattle, Wash. In it we see the familiar face and work of our former associate, Mr. L. M. Kelchner, who for many years has been located at Dixon, Ill., and Des Moines, Iowa. The printing is first-class and the illustrations tell.

"Goldey College" is the attractive title, embossed and printed in gold and red on a gray cover of the catalog issued by Goldey College, Wilmington, Del. The mechanical make-up of its pages is somewhat out of the ordinary of school catalogs, and we dare say the workings of that institution are somewhat out of the ordinary and above the average of those found in the average commercial school. Goldey College comes about as near being a golden college in the commercial education world as any that we have.

The Highland Park College of Commerce, Des Moines, Ia., issues quite an elaborate catalog of 112 pages, advertising the work in the commercial, shorthand, penmanship and telegraphy departments. It indicates a big as well as a good school. C. A. Wessel has charge of the commercial work; H. L. Lady is in charge of the shorthand work, and C. H. Gordon is at the head of the telegraphic department.

Lincoln "Syllabic" Business College, Lincoln, Nebr., is the title of a red-back catalog issued in the interest of both the school and system of shorthand named in the title.

CATALOGS CIRCULARS

The Brown's Business College, St. Louis, Mo. M. M. Link, superintendent, recently published a catalogue that appeals to the eye, by means of a large number of artistic and appropriate illustrations, as well as by well-spaced type and effective headings. It is covered in light brown with an attractive title in colors, and printed on the finest of plate paper. Many and attractive are the half tone illustrations found on its pages. It looks like the best kind of advertising to us.

"Blair Record" volume I, number I, Spokane, Wash., is one of the brainiest and most enthusiastic products in the line of school advertising journals we have seen for many a day. E. A. Potter is the editor and he swings an entertaining pen. The new publication will prove popular among Blair patrons.

A good school journal is received from the Commercial Institute, Scranton, Pa.

An attractively illustrated circular and red letter are hereby acknowledged from the Brockton, Mass., Business College.

The Acme Business College, Everett, Wash., publishes a creditable catalogue containing a number of half-tone illustrations indicating a good school.

The Lawrence, Kans. Business College, W. H. Quakenbush and E. S. Weatherly, proprietors, publishes a fine catalogue bound in an extra heavy, fine, flexible cover. The illustrations and printing throughout are A-1. The photographic illustrations indicate that the school is one of the best equipped in our smaller cities, and much better equipped than many of our schools in larger cities. The school is evidently a good one and solid financially. They also publish a very tasty school paper entitled, "The Review".

The Northwestern Business College, Spokane, Wash., M. M. Higley, Pres., publishes a first class catalogue of 72-pages, covered with white and embossed in yellow and and gold. The nature of the catalogue and the character of the contents bespeak a good school and a prosperous one. In it we see the familiar countenance of a former pupil of your editors, Mr. E. F. Timberman, whose penmanship graces some of the pages.

Park Institute, Pittsburg, Pa., O. L. Hughes, principal, publishes a neat little catalogue covered in blue with embossed title in black and pale green.

Mr. J. T. Sauntry, recently of Wayne, Nebr., has purchased the Kalispell, Mont., Business College, and from the prospectus recently received we have every reason to believe he intends making of it an institution of which that city and state may be proud.

"University Training for Commercial Teachers" is the title of a circular recently issued by Dr. H. V. Ames, Chairman of the Committee on Commercial Teachers, College Hall, University of Pa., Philadelphia, being a brief description of the work done by the Graduate School of the Wharton School of Finance and Commerce. Any one interested in the preparation for commercial teaching would do well to open up correspondence with the above. The time is here when commercial teachers are expected to prepare more thoroughly for their work than in the past, and those who are looking forward to something better than the average commercial teacher enjoys should begin to plan for more thorough preparation in such an institution as the one just named.

One of the finest illustrated and best printed school papers recently received came from the Scranton, Pa., Business College, H. D. Buck, proprietor. A large half tone cut of the commercial department shows a large room filled almost to overflowing with students practicing penmanship. The paper is profusely illustrated and interestingly edited, and we should judge it were a good student-getter.

The Mosher Lampman Business College, Omaha, Nebr., publishes a unique folder-like circular in which we found some beautiful examples of penmanship from the master pen of Mr. Lampman, who for many years has been known as one of America's leading penmen.

College of Commerce, Minot, N. D., A. E. Stossmeister, proprietor, publishes a daintily-covered catalogue in white with water-marked tissue protection.

The Georgia Normal College, Douglas, Ga., W. A. Little and A. A. Kuhl, principals, continues to grow in size and popularity as shown by the catalogue recently received. Each year we are favored with a visit from Mr. Kuhl who comes north during the late summer to his old home on a vacation, usually bringing his better-half with him, and we understand his worthy partner follows suit, both being Ohio boys who went south some years ago and made good.

The "Prospectus" of the Cortland, N. Y., Business Institute, Louis E. Edgecomb, Principal, is well printed and attractively illustrated. It looks a good thing, in that it appears to represent fairly a good school.

A practical little folder is at hand from Mr. F. C. Boss, Oakland, Calif.

Covered in imitation of black watered silk, with embossed title in gold, the catalogue published by the Inter-State School of Commerce, Cedar Rapids, Iowa, P. A. Whitacre, Superintendent, presents an artistic appearance and gives the impression of a well-equipped, practical institution. We have known Mr. Whitacre personally for a number of years and have long since recognized in him a man of sterling qualities. We wish the institution the success it deserves.

One of the most attractively covered pieces of school literature received at this office is hereby acknowledged from the Berlin, Ont., Business College, W. D. Euler, principal. The inside pages are devoted to a straightforward, plain, unvernished statement of the work of the school.

The Haskell Institute, the Indian Industrial Training School, Lawrence, Kans., publishes an artistic catalogue, illustrating the extensive work done in that institution. The business department is ably presided over by Mr. C. E. Birch, whose articles on Law appeared last year in THE BUSINESS EDUCATOR and whose articles in Arithmetic will appear this year in our columns. The catalogue in mechanical effect compares favorably with the best received at this office, and was done by the students of the school.

School journals, advertising leaflets, etc., have been received from the following: Minnesota School of Business, Minneapolis, Minn.; Remington Typewriter Co., New York City, N. Y.; American Book Co., Cincinnati, O.; The Ramsdell School, Middletown, N. Y.; Waterloo, Iowa, Business College; Valley City Commercial School, Grand Rapids, Mich.; Gardner Publishing Co., Lansing, Mich.; Goodyear-Marshall Publishing Co., Cedar Rapids, Iowa.; Cator's School of Business, Pittsburg, Pa.; Tampa, Fla., Business College; Kewanee, Ill., Business College; Moothart Business College, Farmington, Mo.; The Niagara Business Institute, Niagara Falls, N. Y.; Baltimore, Md., Business College; Port Huron, Mich., Business University; Correct English Publishing Co., Chicago, Ill.; Mountain City Business College, Chattanooga, Tenn.; Brockton, Mass., Business College; and The J. A. Lyons & Co., Chicago, Ill.

Specimen pages of Lichtentag's Paragon Shorthand, by A. Lichtentag, New Orleans, La., reveals a system based "on seven lessons." We have not investigated it far enough to know how easy the lessons are, but it looks like almost any other shorthand to us.

Some good advertising in the form of a 16-page illustrated journal, entitled Modern Business Training is at hand from the Niagara Business Institute, Niagara Falls, N. Y. The matter contained in this journal is very convincing, yet clean and legitimate. E. H. Goit is the proprietor of this progressive institution.

The Isaacs-Woodbury Business College, Los Angeles, Calif., recently entered upon its second quarter century of usefulness, with the well-known E. K. Isaacs at its head. This is the same Isaacs we all knew many years ago as the enthusiastic, brainy, skillful penman of Valparaiso, Ind. We have every reason to believe he is doing his part in elevating the standard of commercial education on the coast, the advertising before us being high-grade in character.

Central Business College, Denver, Colo., has again issued an attractive catalog, covered with green with embossed title in gold. The printing is high-grade, and the paper such as to give the best possible effect in half-tone printing. It looks prosperous as well as progressive.

The Capital City Commercial College, Madison, Wis., publishes a first-class catalog printed in red and black and covered with brown with embossed title in gold. The printing is first-class, the illustrations varied and attractive, and the equipment of this school as shown in the illustrations are first-class in every particular. The views shown of the city of Madison would indicate that it had its full share of fine buildings and public parks. The catalog also contains several specimens of superb penmanship from the pen of one of the proprietors, Mr. G. E. Spohn. Everything bespeaks good judgment in advertising as well as a good and prosperous school.

"Education That Pays" is the effective title of an eight-page, splendidly printed paper issued by and in the interests of the Practical Text Book Co., Cleveland, O. It is devoted to the merits and sale of the line of commercial texts issued by that firm. Any teacher or school proprietor interested in commercial texts ought to get on the mailing list of this high-grade little paper.

King's Business College Journal, Raleigh, N. C., is quite up to the average received at this office in quality of printing, attractiveness of illustrations, etc.

"The Teacher" is the title of a compact, high-grade, little booklet devoted to the teaching force of the New England Business College (formerly Hinman's Business College), Worcester, Mass. It appeals to us as being something far above the average of commercial school literature.

An especially effective folder postal is hereby acknowledged from the skillful penman, Mr. J. A. Stryker, State Normal School, Kearney, Nebr.

A very unique, attractive and high-grade catalog has been received from the big Mountain State Business College, Parkersburg, W. Va., A. G. Sine, president, and I. P. Mensch, principal. It is a little over three inches wide and twelve inches long, convenient to look into and to carry, printed on the latest, richest, dull-finished cream paper, bespeaking an up-to-date printing establishment in Parkersburg as well as an up-to-date school.

Barnes' Commercial School, Denver, Colo., issues a convenient size, well written, effectively illustrated catalog of forty-eight pages. It is substantially and artistically covered in brown with a good grade of printing throughout, in keeping with the character of the institution and grade of instructions given therein. The Barnes boys, formerly of Ohio, have made good in Denver, if we may judge from what we see and hear.

The Whitmore Business College, St. Joseph, Mo., recently favored us with a railroad folder-like, attractive booklet designed to promote the welfare of St. Joseph, and we are free to say it does it in a most admirable manner by appealing mainly to the eye, in its numerous illustrations of the city and its many institutions and business enterprises.

The Ideal Business School, Piqua, Ohio, publishes a creditable school journal of eight pages, indicating a flourishing school in that city.

On the Business Training Track

By ION E. DWYER,

Professor of Commerce,

ROBERT COLLEGE, CONSTANTINOPLE.

A certain blacksmith while making a car-coupler suddenly stopped and threw it upon the scrap heap. When asked why he did it he replied: "There is a flaw in it." "But," said one, "it will never be noticed." "Perhaps," replied the blacksmith, "but *I* know that it is imperfect and I cannot let it pass." Then he related the following incident. "Some years ago as an express train on one of the Western roads was rounding a curve, the two rear cars left the track and would have gone down a steep embankment and the passengers dashed to pieces had the couplings not been perfect in material and workmanship. These cars were practically suspended over a yawning canyon and the slightest flaw in the coupling would have sent two carloads of people to an untimely death." "Suppose," he continued, "I had allowed *that* coupling to pass with a flaw in it." Here was a man that knew what honesty meant and who lived it. He towered head and shoulders above his dishonest fellows and though he was clad in the garb of toil, his character was worthy of royal purple.

For years we have heard the saying "Honesty is the best policy," and it has almost come to be a proverb. It is the result of long observation and experience and there is a wealth of wholesome common sense in it. And too, it is in perfect keeping with well established principles.

Honesty a Normal Condition.

We can depend upon the fidelity—honesty if you please—with which nature performs her work. Ages before history was written, spring and summer, autumn and winter followed each other in regular succession; the sun, moon and stars came and went at appointed intervals; the seed-time gave place to harvest bringing forth fruit with as great faithfulness as today when man is so dependent upon her bounty. Then, as now, it was one of Nature's laws that the earth should yield her fruit regularly whether the eye of man was watching or not. This is the normal condition. It is something that we can depend upon. Down through the procession of ages she has proven true to her trust—her fidelity can be relied upon.

Honesty Among Animals.

A prominent present day writer on Natural History has made some very interesting observations in animal life—that of honesty as an instinct of animals. He says, "In fox-hunting, the character of every hound becomes well known both to the men and to the animals themselves. When they are scattered for a "find" each dog does his individual best and is keen to be the first. Oftentimes a very young dog will jump at a conclusion, think or hope he has the trail; then allowing his enthusiasm to carry him away, he gives the first tongue, shouting in dog language, 'Trail'! The other dogs run to this but if a careful examination shows that he was wrong the announcer suffers in the opinion of the pack and after a few such blunders that dog is entirely discredited. Thenceforth he may bawl 'trail' as often as he likes but no one heeds him." This incident is given for what it is worth to show that honesty is a natural condition.

You are not asked to take anyone's word in this matter unless you choose to do so, but I am confident that a reasonable amount of investigation along this line will lead you to the conclusion that *honesty is a natural condition and dishonesty an unnatural one*. If this is true of Nature in general, how can it be otherwise with the human family? We being one of the parts of one great whole.

What is Honesty?

Suppose Mr. A. takes the perfected invention of another and puts it on the market as his own. Is he honest? No, he is a thief.

Suppose Mr. X. takes the published book of another, evades the copyright law and publishes it as his own work. Is he an honest man? The answer is not difficult.

What can be said of the student in the East Side High School who daily copied his algebra problems from his classmate's paper then gave them to the teacher as his own work? Would such a practice stand the test of honesty?

What is honesty anyway? Is it simply refraining from telling "black lies"? or "white" ones either? It is more than this. It applies to our thoughts and actions as well as to our speech. To be honest is to be true through and through, to ourselves and to our fellows. A very good definition of honesty may be gotten from the incident with which this article begins.

Honesty in Business.

What is it? It may be said to be *Representing things as they are, giving value for value, taking unfair advantage of no one.*

Honesty creates confidence, without which we can do nothing. It enters into our daily affairs more than we realize, perhaps. When we eat a meal we have confidence that it contains nothing harmful. We believe that the money paid for a ticket to the city entitles us to a ride. When goods are sold on credit or money loaned the creditor has confidence that the money will be paid when due. We would not deposit our hard earned savings in the bank if we did not have confidence in the solvency of the bank.

When we recall that in nine transactions out of ten, confidence in some form has a large place we appreciate the overwhelming importance of confidence. *The corner stone of confidence is honesty.*

In every position, from that of office boy to that of director, honesty is of greatest importance. The young man who has it, *already* has capital. He cannot have a better asset. One of the first questions an employer asks about an applicant is, "Is he honest?" showing the importance attached to this matter.

We frequently hear it said that a man cannot be honest and succeed. I, for one, am always suspicious of the man who says it. Honesty is a cardinal point in the policy of many of our largest business houses and I do not believe that any lasting success can be had without it.

Two years ago while visiting one of the large department stores in the central West, a disinterested friend told me the following incident. "In a fire which destroyed a part of the stock of this store, a seal skin coat belonging to a lady who had left the garment in cold storage for the summer, was also destroyed. The firm was under no obligations to the lady, never-the-less a member of the firm wrote to the lady expressing regret at the loss of her coat and invited her to come to their store and select, free of charge, another coat to replace the one she had lost." I venture the assertion that this famous store would never have been known outside the city limits—perhaps not been in existence today—had it not been conducted along honest lines.

Another large and successful store took considerable trouble to return to me the sum of four cents which I had overpaid the day before. It was a small matter but it stood for a great deal.

In the last analysis, why do people desire money? What is its real purpose? If it is a means of producing happiness, men must have a care lest they stain their hearts by bad methods making the very thing to which they looked for happiness a source of regret. It would be poor business policy for a man to deliberately defeat his own success, yet this is just what a dishonest man really does.

Honesty is its reward in dollars and otherwise and is a pillar of strength in the character of every true man.

No better counsel can be given along this line than the well known words:

"To thine own self be true and it
must follow as night the day
That thou canst not then be false to
any man."

By R. Guillard, Behnke-Walker Business College, Portland, Ore.

SPECIMENS

One of the finest professional letters in ornamental style received recently at this office was from the masterful pen of Mr. G. W. Paulus, Grand Rapids, Wis. He received instructions during the past year from Mr. L. M. Kelchner, while at Highland Park College, Des Moines, Iowa, and now with Wilson's Modern Business College, Seattle, Wash.

Mr. R. W. Long, Indian penman of Ft. Jones, Calif., recently favored us with a very creditable drawing of an Indian portrait with a decorated background, clearly demonstrating that he possesses ability along art lines as well as in penmanship, as he writes an unusually good business hand.

Some very good specimens of card writing have been received from Mr. V. W. Zarambo, of Philadelphia, Pa. Mr. Zarambo is a native of Poland and could not write any English at all two years ago, and the progress he has made is extraordinary.

Some splendidly written cards and a beautifully written letter in a business style are at hand from Mr. J. A. Snyder, of the Ferris Institute, Big Rapids, Mich. Mr. Snyder is not only a fine penman but a fine teacher and a still finer fellow.

A very attractive envelope address is at hand from Mr. J. A. Stryker, penman, State Normal, Kearney, Nebr.

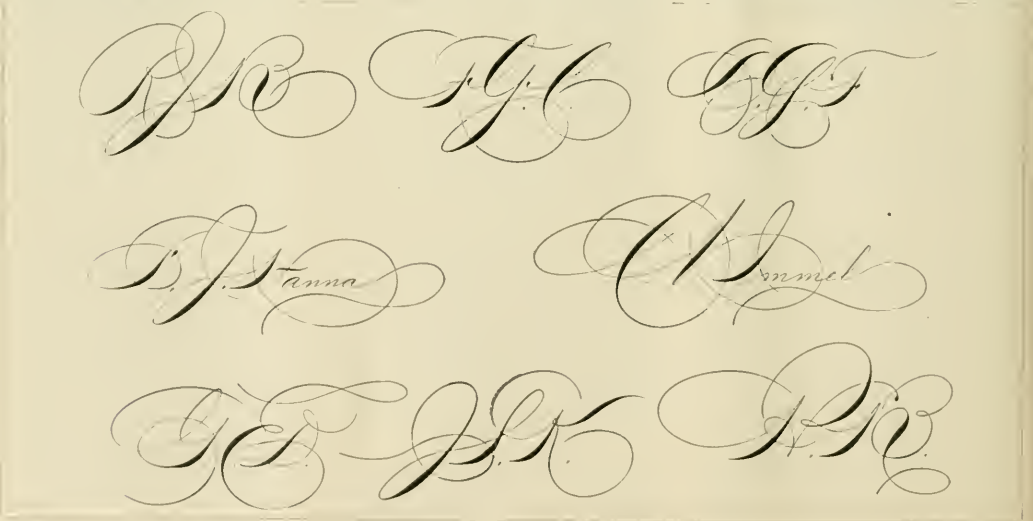
Some very realistic, breezy, high speed business writing is at hand from the nimble pen of the hustling proprietor of Gray's Harbor Business College, Aberdeen, Wash., Mr. C. S. Jackson, formerly of the Bliss Business College, Newark, O.

Mr. J. I. Silva, Hanford, Calif., a home student of THE BUSINESS EDUCATOR and its publications, is making unusual progress in penmanship and art as shown by the letter before us and the specimen of pen drawing recently received. The pen drawing is a large design and engraving comprising the Lord's Prayer. Considering the fact that Mr. Silva is self-taught, it is one of the best specimens of pen art we have received for many a day. He is to be congratulated on the progress he has made, and is still making.

We acknowledge the receipt of a number of well written cards, ornamental style, from Mr. A. R. Merrill, Saco, Me. For a long while past Mr. Merrill has been renewing his subscription for THE BUSINESS EDUCATOR from year to year and at the same time sending some specimens of his fine penmanship. We make this acknowledgment to show our appreciation.

A letter written in ornamental style with white ink on blue paper has been received from E. B. Moore, of Stanley's Business College, Macon, Ga. This gives a very beautiful effect which is enhanced on account of its being well written.

H. O. Keesling, proprietor of the New Albany, Ind., Business College, swings a pen of unusual grace for one who has so many executive duties to perform as he has. A budget of specimens recently received are among the most graceful we have seen for some time. Many of our readers will doubtless remember the excellent series of lessons he contributed in these columns several years ago.



H. B. Lehman, Central High School, St. Louis, Mo.

Lesson No. 3 in Ornamental Writing

JAMES D. TODD,

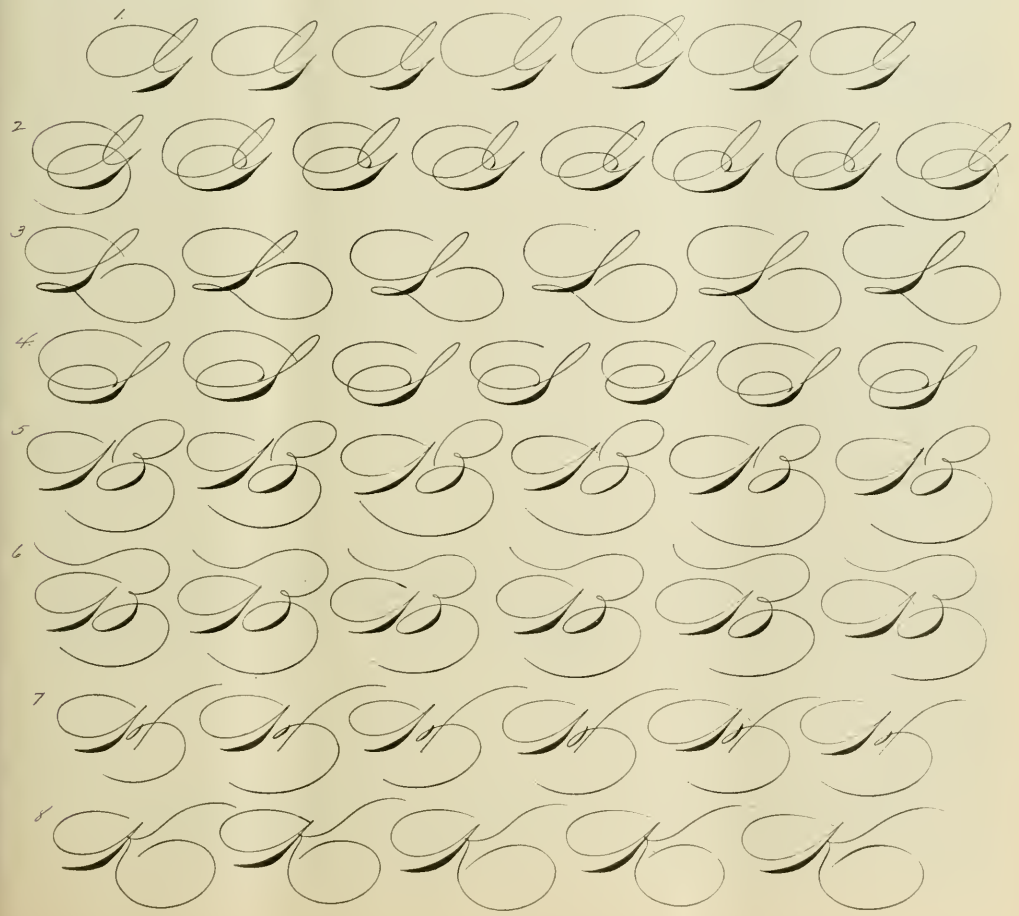
236 W. Third N. Street, Salt Lake City, Utah.

Specimens, together with a self-addressed postal, for criticism should be mailed to Mr. Todd.

INSTRUCTIONS.

In this lesson we have a group of letters, all beginning with the horizontal oval. Remember to keep it full. See that you start upward.

1. Keep the crossing for G low. Watch the angle and keep it the same slant as the loop.
2. Watch the finishing oval and keep it parallel with the beginning oval.
3. Beginning and finishing ovals equal and horizontal; base line loop horizontal. Watch the shape of the upper loop and see that it tapers equally from the center to top and bottom.
4. Like L, except that it finishes with a horizontal oval. See that the beginning and finishing strokes are parallel.
5. Try to keep the two main ovals equal, and the little loop joining them at right angles to the main slant.
6. Same as No. 5. except beginning of second part, which should be a graceful compound curve.
7. Beginning same as B. Make second part upward, watching the slant and finishing well to the right.
8. Same beginning principle as for H. The difficult part of this letter is to get the graceful compound curve in the second part. The little loop should be at right angles to the main slant.



CLUB CHAT & SPECIMENS

Mr. J. D. Carter, the expert penman, has charge of the commercial work in the Lebanon, Kansas, Commercial College, it being a branch of the Kansas Commercial College, Kansas City. He recently favored us with an excellent list of subscriptions, indicating a good school and the right kind of instruction in matters pertaining to penmanship.

A second club numbering exactly a half hundred has been received from the big Capital City Commercial College, Madison, Wis., of which G. E. Spohn is president and principal of the commercial department. This brings their total up to 130 names for the month of September—a pretty good starter.

A dozen copies of THE BUSINESS EDUCATOR were recently ordered for the Mississippi Heights Academy, Blue Mountain, Miss., J. E. Brown, Supt.

Mr. C. S. Rogers, of the San Francisco, Calif., Business College, favored THE BUSINESS EDUCATOR with a list of 22 names. Mr. Rogers is one of our best business writers and many of our readers will remember him as being a joint contributor with A. S. Weaver of a series of lessons in business writing in THE BUSINESS EDUCATOR a few years ago.

A club of sixty was received in September from A. A. Erblang, principal of the commercial department in the Academy of Idaho, located at Pocatello. Mr. Erblang was formerly of Quincy, Ill., and is one of our strong commercial teachers. The Academy of Idaho is fortunate in securing him to be at the head of its Department of Commerce.

A club of ten names have been received from H. W. Porth, principal of the commercial department, St. John's Lutheran College, Winfield, Kans.

A. G. Bauer, principal of the Lebanon, Pa., Business College, ordered THE BUSINESS EDUCATOR for twelve of his students.

A list of eighty subscriptions from the Capital City Commercial College, Madison, Wis., G. E. Spohn and L. D. Atkinson, proprietors, bespeaks enthusiasm in that institution on the subject of penmanship. Mr. Spohn is a fine penman himself and a hustler from the word go. As a consequence they have a large and prosperous school.

Mr. G. C. Kreighbaum, penman in the well-known Cleary College, Ypsilanti, Mich., favored us with a club of 25 subscriptions and states that he thinks THE BUSINESS EDUCATOR "stands at the head of all penmanship papers published." He also reports that Cleary College has opened this fall with a larger enrollment than ever before.

A club of twenty one has been received from Mr. M. B. McDowell, Principal of the Commercial Department of Bradford, Pa., High School.

A bundle of specimens in business writing from the Inter-State School of Commerce, Cedar Rapids, Ia., reveals the fact that the pupils in that institution are starting successward in their penmanship practice. The work submitted is unusually good for pupils having had training for less than a month. Indeed, the work is among the best we have ever received. And when it comes to No. 1 instruction Mr. P. A. Whitacre, the superintendent of the school, easily steps up into the front ranks. If a good many certificates do not find their way to Cedar Rapids soon after the holidays we shall be surprised.

A scrap book of specimens of penmanship by students of the Salem Commercial School, Salem, Mass., is a very convincing argument in favor of the high-grade instruction in penmanship given in that institution.

An ornamental letter is at hand from C. E. Brumaghim, Gloversville, N. Y., which is considerably above the average received at this office.

A bundle of specimens received from Washington C. H., O., Business College, Miss Alice B. Walker, Prin., shows that the students in that institution are being started on the right track to secure a good business hand writing.

A list of twenty seven names for THE BUSINESS EDUCATOR from Doyer's College, Montmagny, Que., is at hand, which shows that the teaching of penmanship in that institution is considered as very important, and that the best is none too good for their students.

Some very nice samples of card writing have been received from Mr. Geo. H. Folk, of Junction City, O., a home student, which goes to show that careful practice and study from a good text produce results.

Some large nicely written display writing is received from Mr. J. E. Thornton, Carrollton, Ga., showing that he is quite at home with the oblique, besides being able to write a very nice practical business style.

O. B. Eller, penman in the Cripple Creek, Colo., Business College, favored the journal with some subscriptions and also enclosed a card written in ornamental style, which shows he is doing splendid work in this line. If Mr. Eller perseveres he will see what the top looks like. In fact, his work shows splendid ability.

Some very excellent samples of card writing are at hand from Mr. Fred Lafontaine, of Bristol, R. I. Mr. Lafontaine is doing a mail order business in this line, and those getting cards written by him are sure of receiving their money's worth.

One of the largest lists of subscriptions we received during the first week of September came from J. P. Simon, New Era Business College, Superior, Wis. His club numbers exactly forty subscriptions, which would indicate that he has opened school with a good attendance.

WANTED

A teacher for our Commercial Department; a man between 28 and 45; of forceful personality, who is qualified both by training and experience to handle large classes in Bookkeeping, Commercial Arithmetic, Business English and Penmanship. Good health a prime requisite. Liberal salary to the right man. Address, Mr. Henry V. Gaines, Eastman-Gaines School, 125rd St. and Lenox Ave., New York City.

Send 10c for a copy of Parsons' Practical Penmanship and learn how to write and how to teach writing in public schools, or 20c for Parsons' Practical Drawing. Both for 25c. Address Parsons, Keokuk, Iowa.

WOLD'S TRIAL BALANCE SYSTEM AND LESSONS IN QUICK FIGURING

A TIME AND MONEY SAVER.

LEARN THE WOLD METHOD of quick figuring and become an expert calculator. Use THE WOLD TRIAL BALANCE METHOD together with WOLD'S GUIDE (A book of 75 rules) for detecting errors and save 50 per cent. of your time. Money back if not as represented. Price of The Wold Method $1.00; price of Wold's Guide (75 rules) 50c. Both books a dollar. L. M. WOLD, Expert Accountant, 624 3d Ave., W., CEDAR RAPIDS, IOWA.

HAVE YOU A GOOD POSITION? If not enroll with us. We have five $1800 positions, nine $1500 positions, and a number ranging from $900 to $1200. These places must be filled within 30 days. Enrollment free. Get in line for a good position.

U. S. Com'l Teachers' Bureau,
G. W. BECKLER, Secy. Chillicothe, Mo.

CARDS, SPECIMENS AND PENS.

1 dozen cards (any style) - - 25 cents
2 dozen cards (any style) - - 45 cents
Business Letter (very fine) - - 50 cents
Ornamental Letter (Inspiring) - - 75 cents
Leslie's No. 1 Business Writer (the best business pen made), ¼ gross, 22c., ½ gro., 42c., 1 gro., 80c.

S. E. LESLIE,
R. B. 1, ROCHESTER, N. Y.

LEARN TO ADD

Mental Addition SIMPLIFIED

Add figures with same ease and rapidity that you read alphabetic letters.

To School Proprietors—This Concerns YOU.

Why not give your students a *fair* start in business life by teaching them *modern* addition? Theoretical instruction in bookkeeping can *then* result in great *practical* ability and earning power. My method is so simple and quickly learned, you wonder why you never thought of it before. A principal writes: "Familiarizing the 165 possible combinations of figures leaves *no excuse* for adding columns in the old way."

Full instruction, postpaid, 50 cents. If dissatisfied, return book; money and postage back *without a word*. you cannot assume the slightest risk. Anything fairer? *Avoid* the brain-numbing drudgery of haphazard addition.

C. H. NICHOLSON, R. 199, 144 EAST 34TH ST., NEW YORK

FOR SALE

Business College in one of the busiest manufacturing cities in the country. Population 40,000. Good reason for selling. Easy payment plan if so desired. A money maker for a good man.
Address, F. O. W. care BUSINESS EDUCATOR.

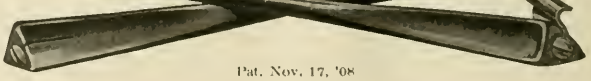
"WORTH $60.00." That is what one customer writes about my home study rapid calculation course. He is a bookkeeper for a large lumber company and should know. Eighty lessons complete, including home study outline, sixty cents stamps or money order.
Address,
C. E. BIRCH,
Lawrence, Kansas.

THE RANSOMERIAN.

SOMETHING ENTIRELY NEW IN PENHOLDERS.

The Holder that Makes Writing A Pleasure.

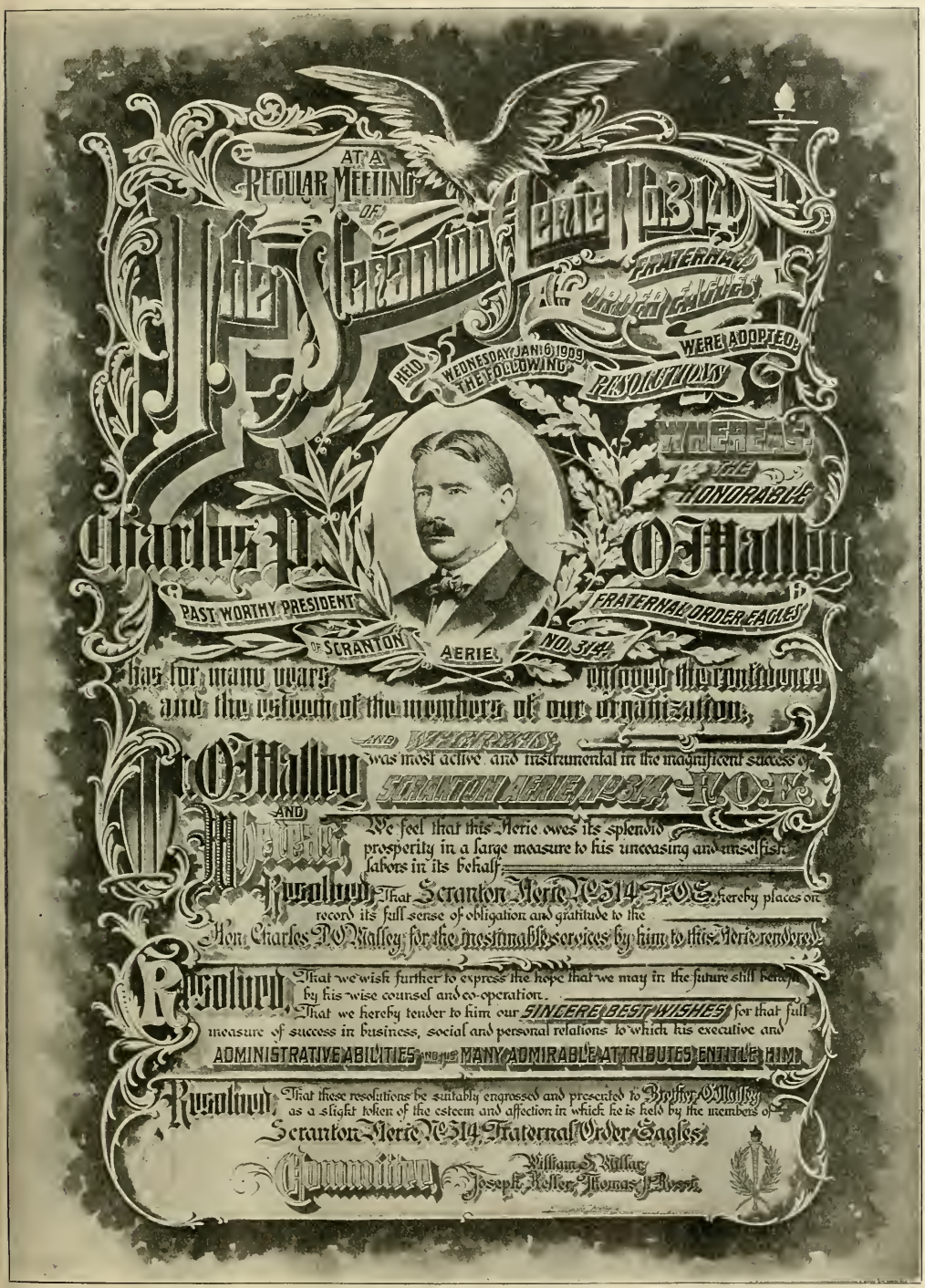
C. W. RANSOM, W. L. GORDON, Patentees.



Pat. Nov. 17, '08

Fits the fingers, does not cramp the hand. Used exclusively by C. W. Ransom, President of the Ransomerian School of Penmanship, in his expert writing. Used and endorsed by the leading professional penmen. Read what a few of them say: "It is a beauty."—H. W. Flickinger "Nothing just as good."—G. W. Weatherly. "Hope you sell a bunch of them."—L. L. Stacy. "The best penholder ever put on the market.—S. C. Bedinger. A score of others likewise have tried the holder and will use no other. This beautiful holder is made of solid hard rubber, and will last a life time. Order today and do not deprive yourself of the pleasure of using this wonderful invention. Price each, postpaid, 50c. Special prices to schools and colleges. Address

RANSOM @ GORDON PENHOLDER CO.
Reliance Bldg., Kansas City, Mo.



An unusually elaborate and strong specimen of brush and pen engrossing by P. W. Costello, Scranton, Pa., whose work is alike the admiration and despair of many of our amateur engrossing subscribers.

Some Penmanship Secrets Explained

L. H. HAUSAM,
President Hausam School of Penmanship, Hutchinson, Kansas

Nature's laboratories are all hidden. The silent Demonstrator works ever in concealment. We marvel at the products of this noiseless shop and pause in astonishment and perplexity at their perfection, as forever the chemicals are being compounded and the models in mineral, vegetable and animal creation are exhibited. At first we *fear* the marvels of sun and moon and stars and earth and sea and plant and cringe and cower at every noise or movement; then we *worship*,—fawning in abject servitude at the mysteries of creation; then we *question*, rising from our knees to our trembling feet, and daring to suspect that law is discoverable; then we *understand* and become masters.

The world is full of questioners. An interrogation point of incalculable magnitude is planted at our feet, -its top still hidden in the mists of farthest space,--prophesying the age of masters. We have ceased to fear and are ceasing to worship the nature we should subdue and are beginning to stand erect like men and question her. And like the good mother that she is she is rejoicing that we have learned to fear or worship her no more, and like the good mother, too, she delights in teaching us her secrets, when we approach her in confidence and earnestness.

Learning penmanship is a natural process,—a process governed by natural laws. Why should we not understand them? There is as much a cause for the awkward stroke or the line of beauty and of grace as for the falling of the tree in the storm or for water to seek the center of gravity. From the primary requisite of concept to the secondary requisite of nervous and muscular adaptability to this particular work, every act of mind or body is governed by law, by discoverable law, and when these laws are understood the process of learning to write becomes reduced to a series of simple equations.

FUNDAMENTAL LAW.

Learning to write is a growing of certain mind-power and a developing of certain nervous and muscular adaptability. The first proposition of which means that to master penmanship the mind must become conscious of certain outlines of forms; become able to conceive certain figures, to hold certain concepts; that it must become able to hold such concepts with a certain degree of clearness and steadiness; that it must become able to erect these concepts at will, modify them at will and dismiss them at will; and that it must become able to eliminate from its field everything but the one concept to be employed.

Let the learner analyze his mind. Has he such power as is described in the foregoing paragraph? Doubtless he does possess it to a degree and to that degree will he succeed in mastering penmanship. The average student makes his advancement in penmanship, and in other things as well, by momentary triumphs. His success is the accumulation of disconnected "spurts"; moments when his concept became clear, his concentration perfect and intense and his consciousness oblivious to all else; moments when he acted in full harmony with the law referred to. All the rest of the time he was only "faking,"—idling and believing, or pretending to believe that he was spending hours or days at his task.

A perfect application of the law announced means that the concept must be definite enough to make its minutest detail clean and sharp, and possible of the closest examination. The possessor of such a concept will be able to see the outline as distinctly in his mind as on the paper. He will recognize all proportions and dimensions to the finest discrimination and will not be compelled to speculate on any point. He will have definite knowledge. He who learns to act in harmony with the law announced will be able to spend many consecutive minutes in the absolute concentration that has hitherto marked a few isolated moments, and the achievement will be correspondingly increased.

To acquire this *certain mind-power* requires persistent, earnest, exacting endeavor. Each individual letter must be pictured in the mind with a perfect focus, -a focus that will bring out all the details in the sharpest relief. This requires that effort be given to the letter aside from the practice period and still more during the time of practice. Closing the eyes, let the mental hand trace the outline carefully and accurately, over and over again until the outline becomes distinct. There must be no shadowyness, no vagueness in the form at any point. This practice to develop the perfect concept will also have a salutary effect upon the power of concentration,—unifying the mental powers and strengthening the will, and will thus facilitate the entire process of learning.

"Time" is not a factor in learning to write and when considered as such robs the student of more time. Mental effort is the real gauge. He whose thought-creating power is well controlled will command the concepts of the expert penman and they will spring into realities. He whose mind is well controlled will see that power reflected in a well-controlled body. Rigidity of mind superinduces physical rigidity. The analytic mind will be represented in a deliberately-acting body. The lax, uncontrolled mind will be pictured in a body that is awkward, shambling, unganly (as to power or control), and vacillating. The mind that is inconsistent is betrayed by a body that has low resistance.

The penman is a penman only insomuch as he has mastered his mind, for insomuch only has he mastered his body. The apt student is he who has lived a consistent life, a life of sincerety and control. The in-apt student in penmanship is he who has lived the life of an extremest, or an inconsistent mental rambler. The extremest may be extreme in intellectual pursuits, in moral rectitude or in the opposite, in illiteracy and dissipation. Mental mastery and nervous and muscular control rest upon normalcy, upon moderation, upon temperance, upon consistency and upon rigidity. Such as have these may speedily master the pen. Such as have them not must acquire them in the degree necessary to the mastery of penmanship or be counted failures in the art.

The nervous and muscular dismantling and rehabilitating that is known to be taking place momentarily in our bodies is governed by the mentality that sits as ruler over them. Is the ruler spasmodic, irrational, irregular, inconsistent, firm, rigid, hopeful, despondent, selfish, generous? So will be his subjects. The penmanship concept springs like a flash into reality in one mind, but in another it struggles all but hopelessly to be born. One student picks up his pen for the first time as though it were part of his hand, but his seat-mate finds his fingers too large, too many or too awkward to hold his at all. Ah, the greater part of learning penmanship is usually done before the student receives his first lesson, in mastering his will, his intellect and his emotions.

There are greater masters of penmanship to come than the world has yet seen, because they shall learn to work out the mandate of the law with less resistance and less discord. They shall proceed logically, first setting the mental household in order,—intellect taught to think thoughts that are wholesome and enriching; sensibilities taught to feel emotions that are inspiring and ennobling; will taught to govern with wisdom and firmness. Then engraving with the utmost exactness the mental pictures of script and flourish upon the eternal tablets of the mind; then rebuilding, as they may still need, the writing nerves and muscles to make them perfectly adapted to the work of reproducing the mental pictures on paper. Then no longer shall "a man's foes be those of his own household," but there shall be the joy that is always reflected when Divine Harmony is made manifest.

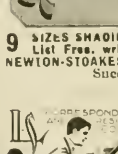
WANTED POSITION by an experienced commercial teacher. Have had charge of the commercial department in present location for over three years. Can furnish good recommendations.
Address W. M., Care of
BUSINESS EDUCATOR, Columbus, Ohio

WANTED POSITION January 1st or sooner, by teacher of large experience. Unusually strong in Penmanship, Arithmetic and English. Can teach Bookkeeping. References given and required. None but reliable schools will be considered. *Address "Efficient" Care of*
BUSINESS EDUCATOR, Columbus, Ohio

CARDS! For Fine Penmanship
Hand Cut—1,000 3-ply Special Wedding 85c, 5,000, $4.0c, 1,000 3-ply colored, 85c, 1,000 3-ply Tinted, 85c by express, mail prepaid. 500 3-ply Special W. 70c. 500 Colored 75c. 500 Assorted Comic, $1.25. 500 Assorted Scrolls, $1.25.
POST CARDS
Flourish Designs with sentimental readings—something new. They show Beauty and skill in an art much admired. Sample dozen 15c. How to succeed in selling post cards. My Album, 2c. Designs and Card Writer's Manual. All about quick selling cards 2c. Your business solicited.
19 SNYDER ST. W. McBEE, ALLEGHENY, PA.

FOR THE BOYS.
In order to get my circular into the hands of 500 new students by Nov. 10, I will send all the following (75c. worth) for 25c. 1 beautiful flourish 25c. ½ doz. colored cards with white ink 15c. 1 set bus. caps. 20c. Your name written ½ doz. different ways 15c., and my circular all for a quarter. *Send today.*
Address, J. S LILLY, Pen., Duo, W. Va.

Shading Pens
9 SIZES SHADING PENS $1.00. Catalog and Price List Free, write for it.
NEWTON-STOAKES SHADING PEN CO., Pontiac, Mich.
Successor to R. A. Lee.


CARTOONING ILLUSTRATING DESIGNING
G. H. LOCKWOOD, Art Instructor
20 years experience, author of first and latest, most thorough and practical, Art Courses to U. S. Successful graduates furnish "THE PROOF." Guarantee plan. See lessons before you enroll. STUDENTS ART MAGAZINE and 3 nifty catalogues for stamps.
Lockwood-Stoltz Art School
Kalamazoo, Mich. z Dept.

TEACHERS COURSE IN PENMANSHIP
Send me a specimen of your writing for examination and I will arrange a SPECIAL COURSE of 48 lessons with instructions to suit your needs. The copies are beautifully written with the pen. This most excellent course of 48 lessons, especially arranged and planned for your improvement, means much to you.
Course in Business or Ornamental Writing $4.50
SPECIMENS
Ornamental letter, very fine 50
Flourish, suitable for framing 50
Cards, per doz. 25c. The finest oblique holder 50
Specimen of my writing for 2c stamp. Write at once if you are interested in the best course of lessons in writing. H. B. LEHMAN, Central High School, St. Louis, Mo.

FOR SALE. Business College. Income $6700. Attendance 220. Outfit inventories $2860. Price NOW $2100.
J. E. C.,
Care Business Educator, Columbus, O.

Who's Your Teacher?

THE answer to this question will determine your success or failure in the future. It must be answered by every young man and woman — it must be answered by you.

Mr. S. C. Bedinger, by being a Ransomerian has answered this question, and now enjoys the distinction of being one of the leading penmen of the world.

I have been Mr. Bedinger's teacher and adviser for more than ten years and as I have helped him I can help you if you will give me a chance.

C. W. Ransom's wonderful success in teaching by mail lies in his ability of being able to fill his students with enthusiasm and encouragement from the start. He has enrolled students from all parts of the globe. His courses are carefully graded and worked out scientifically. Mr. Ransom's penmanship possesses a rare quality which once seen is never forgotten. He has been my teacher and adviser for the last ten years.

S. C. BEDINGER,
ST. PAUL, MINN.

Penman Globe Business College

Let me send you a sample of my favorite pen and a copy of my large sixteen page journal containing more than one hundred cuts of beautiful penmanship, representing all kinds of plain and ornamental work from some of the most skillful penmen in the country, and also *additional proof that a course of Ransomerian Penmanship will increase your earning capacity and that I do teach successfully all branches of penmanship by mail.*

In doing this you are investigating the surest, easiest and quickest way in the world to get a better position.

I WANT YOU TO HAVE A SAMPLE PEN AND JOURNAL. THEY ARE FREE.

Address,

C. W. Ransom

President Ransomerian School of Penmanship
(INCORPORATED)
527 Reliance Building, Kansas City, Mo.

· CHAS·R·HILL ·
· ENGROSSER · DESIGNER ·
· 679 BROAD ST.,· NEWARK ·
· NEW · JERSEY ·

A specially fine specimen of lettering by Mr. C. R. Hill, as above.

Roundhand

By P. H. Englehart,
Columbus, Ohio,
Care Zanertan.

Send work and self-addressed postal for criticisms.

INSTRUCTIONS FOR LESSON III.

In this lesson we start to deal with extended letters, and from the fact that you will have to exceed your range of motion the tendency will be to make the strokes thickest in the center. For this reason do not go by the *t* exercise until you are reasonably sure of it. Be careful not to taper the shade too much at the base line. The exercise should be two spaces high and the connecting hair line should extend up one space.

In the second *t* exercise note that the crossing is made at about 1-3 of a space from the top.

Letter *d* is merely the same as an *a* with the final shade extending one space higher.

The letter *p* is three spaces high, being two spaces above the base line and one space below. It is finished similarly to *m* and *n*.

The little *h* is $2\frac{1}{2}$ spaces high and finished the same as *p*, *m* or *n*.

The first shaded stroke in *k* is the same as in *h*, the second part being entirely different. The first part consists of a hair line starting about 1-3 of a space from the base line and curving upward to the right about 1 1-2 spaces, being finished with a dot touching the head-line. The second part is a compound shade starting at about 2-3 of a space from the base line and one space to the right of the first shade.

The letter *l* is exactly the same as *t* only 1-2 a space higher.

The letter *b* is the same as *l* except that it is finished the same as *p* or *n*.

Be sure to have your paper ruled. Retouch all strokes whose ends are finished off parallel to the base or head lines.

You will no doubt have trouble with slant at first, but by conscientious practice this will gradually be overcome.

WORTH $100

Prof. H. C. Blair, of the Blair Business College, Spokane, Wash., says,

"I received your little booklet, '*Heart to Heart Talks with the Office Assistant,*' and I think it contains $100.00 worth of value to the average young person."

That is a pretty strong endorsement but it is absolutely true, and this valuable little booklet will cost you but **15c**.

Send today.

E. D. SNOW **Hornell, N. Y.**

CARD CARVING

I will teach you how to carve roses, flowers, grasses, ships, etc., on cards with knife and gouge. The work is unique, handsome and taking. Any one can learn it and it will put more money in your pocket than any other kind of card work. I furnish the instruments, samples of the work and complete instructions for only $2.50. A sample of the work 10c.

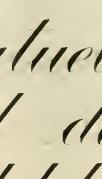
A CARD EXPERT

I claim to be a card expert and for 25c will send a package of cards executed in black, silver, gold and colored inks to prove the claim. My large penmanship journal sent free.

SYRACUSE, N. Y., **A. W. DAKIN**

HIGGINS' ETERNAL INK / ENGROSSING INK

WRITE EVERLASTINGLY BLACK

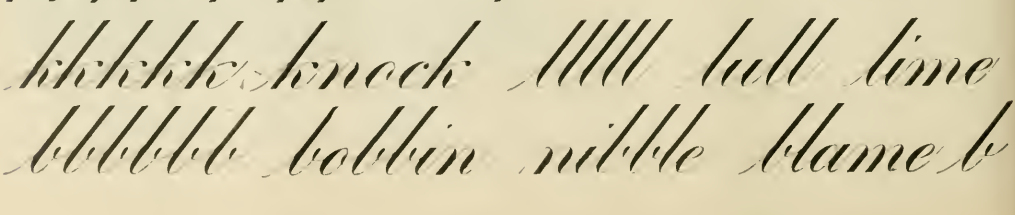


THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 30c.)

These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire

If your dealer does not supply these inks, send to

CHAS. M. HIGGINS & CO., MFRS., 271 NINTH ST. BROOKLYN, N. Y.



Why Do You Suppose

The Teachers College, Columbia University, New York, has adopted the

ISAAC PITMAN SHORTHAND ?

If you want information, write for "Why the Isaac Pitman Shorthand is the Best?

ISAAC PITMAN & SONS, 31 UNION SQUARE, NEW YORK

GETTING OUR SHARE

Of the calls for high grade commercial teachers. Is your name on our list? A wise business policy on your part to have it there.

Write today.

CENTRAL TEACHERS' AGENCY

E. C. ROGERS, Manager. COLUMBUS, O.

LEARN EXPERT SHORTHAND

from court reporters. Individual instruction by mail. For beginners and stenographers. Easy to learn, write and read.

Write for free catalogue.

SUCCESS SHORTHAND SCHOOL

Suite 44, 79 Clark Street, Chicago, Ill.

Suite 94, 1416 Broadway, New York City, N. Y.

We have two schools. Address the one nearer you.

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

SEATTLE INVESTMENTS

IF YOU wish to invest $50 or multiples of $50 in an investment of unusual soundness, now yielding 8%, with a certainty of increasing to 30%, write us. We are offering such an opportunity in the securities of an established manufacturing concern making a product of world wide use, for which the demand is increasing marvelously.

C. B. CAVANAGH & CO.

462 EMPIRE BLDG.

SEATTLE, WASH.

FOR SALE Either one-half or a controlling interest in a well-established Commercial School (Incorporated) in one of the largest cities in the United States. The School has done an annual business during the last six years of $38,000 to $48,000. It is well advertised, and the present year's business good. Other business interests makes the sale desirable. For particulars and interview,

Address No. 45, Care of

COLUMBUS, O. THE BUSINESS EDUCATOR

POSITIONS for PENMEN

Yes, we have them, **NOW**, on our books and A 1 positions at that. Some of the largest schools in the country patronize this agency. Have **YOU** enrolled with us? A good business policy to do so at once.

Address

THE INSTRUCTORS AGENCY

BOXES 29-31 STATION No. 2 **MARION, IND.**

THE DEMAND STILL CONTINUES

Up to the time the October number of THE EDUCATOR went to press, we were having a strong demand for good teachers. We are proud of the record of high-class positions filled, of high-class teachers placed. Did we serve YOU?

UNION TEACHERS' BUREAU, 229 Broadway, New York

MANY OF THE

BEST SCHOOLS IN THE UNITED STATES

Secure Their Teachers Through the

Continental Teachers' Agency, Bowling Green, Ky.

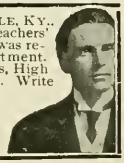
Correspondence Solicited with FIRST-CLASS Teachers and FIRST-CLASS Schools

THE LAND OF OPPORTUNITIES: THE ALASKA-YUKON PACIFIC EXPOSITION will open the first of June for the purpose of exploiting the resources of the Pacific Northwest. We are specializing in the work of placing commercial teachers of the better grade. Wonderful opportunities for live commercial men and women in this growing country. INFORMATION FOR THE ASKING.

NORTHWEST TEACHERS' AGENCY

615-16-17-18 Pioneer Bldg. SEATTLE, WASH.

THE SPENCERIAN COMMERCIAL SCHOOL, LOUISVILLE, KY., in which the National Commercial Teachers' Federation will convene in December—was recently forced to fill an important position in their Business Department. OUR CANDIDATE GOT THE PLACE. The best Business Schools, High Schools, State Normals, and Colleges, look to us for competent teachers. Write us for efficient service



THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.

WEBSTER GROVES, ST. LOUIS, MO.

R·B·I

TRAINING SCHOOL FOR COMMERCIAL TEACHERS

A compact course of study of the commercial texts, preparatory to our July and August normal training and method work, can be entered upon the first week in any month.

All instruction both in texts and methods given by experienced specialists. Full credit allowed for work already done in the commercial subjects.

We can give every graduate a choice of several suitable and desirable positions. The demand is constantly very much greater than the supply.

Particulars in our catalogue and summer school bulletin.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

FOUR MEN IN 60 DAYS

Within 60 days we have placed one man with the Ogden, Utah, High School at $1,200 for nine months, with no evening teaching; and three men in the Ogden Business College at excellent salaries—*and they are all there, too.* Emergency business for us this year has surpassed all other years. Let us help you, too.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

A SPECIALTY BY A SPECIALIST

E. E. Gaylord, Manager **Prospect Hill** **Beverly, Mass.**

THE B. E. Certificate of Proficiency

THE B. E. CERTIFICATE.

The interest in the B. E. Penmanship Certificate seems to be increasing each year. The reason is not hard to find. The standard is a little higher than usually required; that makes it all the more valuable.

To get it, you must be on the B. E. subscription list. You must also submit a specimen of your penmanship comprising a set each of figures, little letters and capitals, and a sentence or two. Then if it is up to our requirement, the specimen is O. K'd. and returned. If not good enough it is criticised. When you receive your O. K. all that is then necessary to receive the certificate is to remit fifty cents and it will be forwarded as promptly as possible. Its illuminated, symbolical, three-color seal is an attractive feature, alone worth possessing. But the real worth is the good hand writing that it stands for. That is yours for life; the certificate is our recognition of its worth.

Mr. Ira N. Allen, penman in the Polytechnic Business College and School of Engineering, Okland, Calif., shows his appreciation of THE BUSINESS EDUCATOR by a list of twenty-two names early in September and says that he would like to put THE BUSINESS EDUCATOR into the hands of every student in the commercial department.

A list of twenty-two names written in an ideal business hand is received from Mr. T. W. Emblen, penman in Elmira, N. Y., School of Commerce. Mr. Emblen gives a good report of the results that they are securing in their penmanship classes.

The old reliable, Eastman School, V. M. Rubert, penman and accountant, shows its substantial appreciation of THE BUSINESS EDUCATOR in a club of thirty-two for the Students' edition and nine for the Professional edition early in September.

WANTED

Between now and January 1, 1910, we shall have an opening for a capable and experienced teacher of Penmanship, Bookkeeping and Rapid Calculations. Remuneration, $1200 to $1800 a year.

Only skillful penmen with good records need apply. If interested, mail pen-written application with photo and testimonials.

Strayer's Business College,
5 W. Fayette St., Baltimore, Md.

Two for One

and besides this

10 per cent. Dividends

I am in a position to offer a gilt edge Investment to a limited number for a

Few Days Only

Write today for particulars.

CHAS. C. JONES

Public Accountant. **DUNKIRK, N. Y.**

I CAN MAKE YOU A GOOD PENMAN at Your Home During Spare Time.

Why go away to school to master penmanship when by the *"Tomblyn System"* it can be done as quickly at home with less than one tenth the cost and without giving up present occupation?

My book, *"How to Become a Good Penman"* contains copies and specimens and tells how others mastered it. *FREE.* If you enclose stamp your name will be written on a card the finest you ever saw it.

F. W. TAMBLYN, 1118 Grand Ave., Kansas City, Mo.

Indiana Business College

Has schools at La Fayette, Logansport, Kokomo, Anderson, Marion, Muncie, Richmond, Columbus and Indianapolis. The INDIANA BUSINESS COLLEGE of Indianapolis is the CENTRAL BUSINESS COLLEGE.

Qualified Teachers

In either the Gregg, Chartier or Pitman systems furnished schools on short notice. Tell us your wants and we will make a selection that will please you.

Prospective Students

Of a business college should send for our literature. Write:

Indiana Business College
Box 353, Indianapolis, Ind.

Accurate Penmanship. In many instances an unusual style of penmanship is demanded. The student of penmanship needs very thorough instruction regarding forms of standard script that he may meet this requirement.

Specimen of running hand penmanship.

Accurate penmanship by Mr. Lampman of the Mosher-Lampman College, Omaha, Nebr.

Don't Stick in an Underpaid Position

Find your right place in the business world—learn how to market your ability

If you receive $1,000 a year you probably **earn** $1,500. If you get $3,500 you undoubtedly are **worth** $5,000. No matter **what** your salary, if you were not worth **more** your employer would not keep you. Why not learn how to command **all** you are worth?

And it is simply a question of knowing **how**. To sell your Brains, your Experience, your Ability, at highest market prices, you must know how to apply the principles of expert letter-writing, ad. writing and salesmanship to the employment problem. You must learn the **psychology of position seeking.** You must be familiar with conditions in your particular line of work—whether Executive, Clerical, Technical, Professional or Sales—in every part of the country. You must know **how** and **where** to find **your opportunity.**

How to Market Ability

is the book that tells what you need to know. Written by J. W. D. Grant, an employment expert who was formerly with one of the largest employment agencies, it is the first authoritative book that has been published on this subject. No speculative theories are indulged in, but you are told definitely what steps to take to secure a **high-grade** position. You are shown how to do for yourself what an agency, **if successful** in placing you in a position, would charge you from $50 to $250 for. Some inside facts about employment agencies are given that will open your eyes to their questionable methods. This advice alone may save you hundreds of dollars.

How to write letters and ads. that **win**; how to use the salesman's art at an interview; when to make use of sensational advertising methods; how to open up positions with firms you would like to connect with; how to sell your ability by mail; and examples of letters, ads. and methods that have proven successful are some of its special features. It covers every phase of the employment game in a comprehensive way and tells everything you need to know to **market your ability** for every dollar it's worth.

Handsomely bound in stiff paper covers, stamped in gold, price postpaid, 50 cents.

MAIL COUPON TO-DAY.

The Advancement Company
Rutherford, N. J.

GENTLEMEN:—Enclosed find 50 cents (coin, stamps, money order) for which please send me a copy of "How to Market Ability."

Name _____

Street and No. _____

City _____ State _____

B. E. Nov.

Situation Certificates

Burdett College, of Boston, with an enrollment of over 1800 students last year, gives each graduate a Full Life Membership in the Situation Department of their school. Messrs. H. L. Jacobs, Providence, R. I., and Fisher Bros., Somerville, Mass., are awarding membership certificates. So are others. A circular containing reproduced specimens and prices of our different designs will be mailed on request.

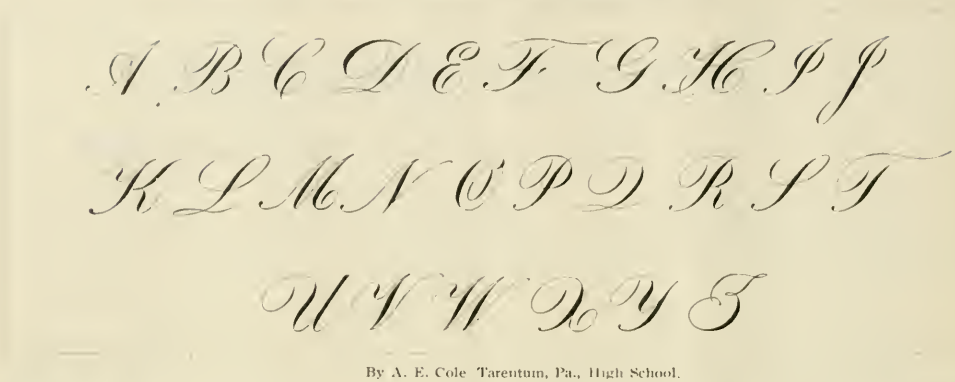
F. W. Martin Company

100 Boylston St., Boston, Mass.

Advertising Script

J. Heath

By F. S. Heath, Concord, N. H.



By A. E. Cole Tarentum, Pa., High School.

Lessons in Text

LETTERING

A. W. KIMPSON
3937 Park Ave.
Kansas City, Mo.

For this month we give you the alphabet known as Engrosser's Text. It is perhaps one of the most practical of all alphabets as it is used so extensively in filling in the body of resolutions and in other kinds of engrossing. I think you will find it easy to master and fascinating to work with.

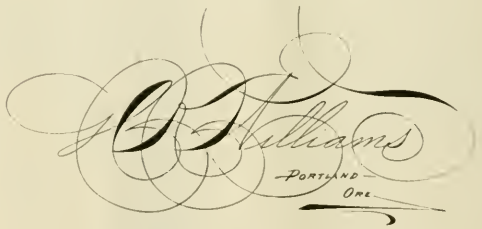
To begin, rule off horizontal pencil lines $\frac{3}{8}$ of an inch apart for the capitals and a little more than half that wide for small letters. It might be well to use the perpendicular pencil lines also as this will help you in getting good firm lines. I used a No. $2\frac{1}{2}$ Soennecken pen for both the capital and small letters.

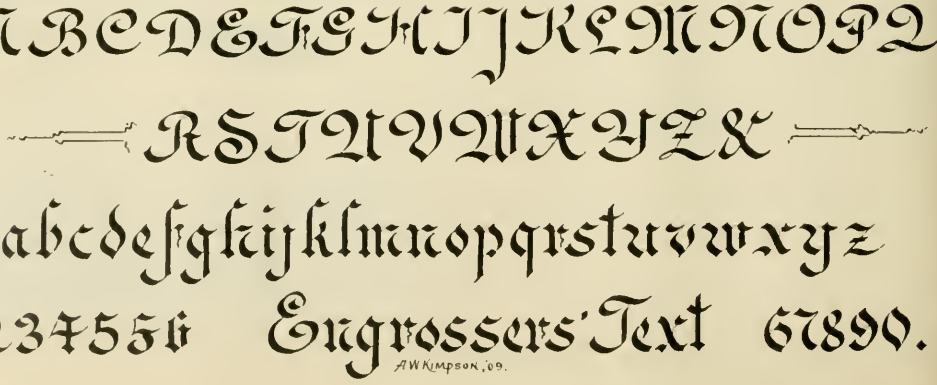
The light lines and sharp corners are gotten by using a fine pointed pen. No. 303 or 170 Gillott work pretty good, I think, for this. I might add that in retouching it seems best to do this before the ink on the body of the letter dries.

If your lettering doesn't look well at first, don't be discouraged but dig right into it and keep everlastingly at it until it does. Always remember that you have to work for anything that is worth while.

Don't forget to use good materials *always* — they cost little more than poor ones and are ten times as good to work with. At any rate always have a good black ink.

Supervisor Manual Training and Penmanship, Richmond, Ind.





Good Writing Easily Taught

The enthusiastic teacher who provides for his student good copies, logically arranged and carefully graded, ought to get good results in penmanship. The mediocre teacher who uses Modern Commercial Penmanship, will get fairly good results in spite of his mediocrity.

WHAT IT IS

Modern Commercial Penmanship is a carefully graded course in plain, business writing, containing 60 lessons, 60 pages of copies, and accompanied by as many sets of instruction very carefully wrought out. The price of this book is 50c. Copies will be sent to teachers for examination upon receipt of 25c.

The Commercial Text Book Company
DES MOINES, IOWA

MY SECOND AD.

FIRST PRIZE goes to the Pupils of S. E. LESLIE.

At the National Penmanship contest held at Cleveland, Ohio, the work of the **pupils of S. E. Leslie** took **First Prize.** Students' writing from all over the country was on exhibition. One of the judges said after the contest,

"The work of your pupils was so far ahead of the others that there was no chance for any other decision."

This will convince the most skeptical of my ability to get **results** as a teacher. This is not boasting, but **proof. Results** are what count.

If you are in doubt as to my skill as a penman, I refer you to the lessons now running in the B. E. or my circular containing reproductions of my work.

You want **real pen work** as copies. Mine are all fresh from my own pen and brush,—not the work of an engraver.

Lessons in Business and Ornamental Writing, Card Writing and Engraver's Script, Lettering and Engrossing.

You want the **best. Mine is the best,** not because I say so, but because those who are disinterested and competent to judge say so.

In writing for circulars, state in which subject interested.

S. E. LESLIE

R. B. I. ROCHESTER, N. Y.

DESIGNING and ENGROSSING
By
E. L. BROWN,
Rockland, Me.
Send self addressed postal for criticism, and stamps for return of specimens.

For study and practice this month we present a part of the body of a set of engrossed resolutions.

First lay off the initial "W" and scroll work. The entire length of "W" and scroll work should not be less that 8½ inches. Pencil carefully the three start words, and use water proof India Ink over the pencil drawing—Study the form of the "W" and the decorative scroll work very carefully, observing the boldness and symmetry displayed. There are few engrossers who handle this kind of decoration well, and many who cannot, or at least do not, but we are inclined to think that in the majority of cases the cause is not due so much to lack of ability as it is to insufficient thought and study.

Think it over, and aim to excel in this branch of decoration.

BOOK REVIEWS

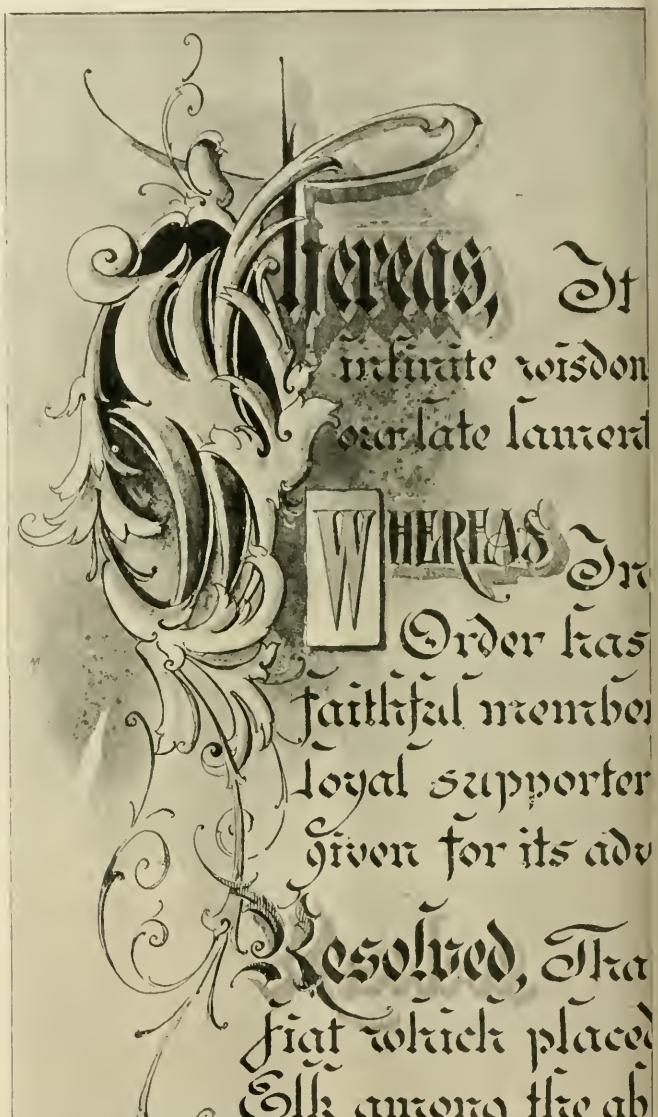
Laird & Lee publish one of the most popular and complete dictionaries for all grammar grades. The revised edition of Laird & Lee's Webster's New Standard Dictionary [Student's Common School Edition] leaves little to be desired in the way of an ideal school lexicon. In addition to the hundreds of text illustrations contained in previous editions, it has an artistic frontispiece, presenting a magnificent portrait of Noah Webster, two full-page colored maps, showing the Eastern and Western Hemispheres, two full-page plates of architectural drawings, and a supplement coontaining hundreds of new words and definitions that have recently come into use in connection with the latest discoveries and inventions in the arts and sciences.

Black silk cloth bound gold stamped, 756 pages, 810 illustrations (19 full-page plates),75c. Laird & Lee, publishers, Chicago.

"Nicholson's Three-Figure Method of Rapid Addition" by Charles H. Nicholson, Price 50c. 114 East 34th St., New York City, is the title of a splendidly printed 22-page booklet devoted to the subject named in the title. Anyone interested in teaching this subject will do well to get on to the wire that leads to the address given, as the book impresses us favorably. The tables are unusually plainly printed. The book seems to be timely in that it aims at time saving.

"Wold's Method, The Science of Trial Balance Finding and Short-cuts in Rapid Figuring", 38 pages, price $1.00, and "Wold's Guide for the Prevention of Trial Balance Errors", 16 pages, price 50c, are the titles of two little compact booklets by L. M. Wold, Cedar Rapids, Ia. They have the appearance of being thoroughly practical and labor saving.

The New Century System, is the title of an elaborately illustrated, splendidly written catalogue showing and explaining the work of the "Folding Copyholder, Combined Note-Book holder and Copyholder, Touch Typewriting Device, Pneumatic Feet for Typewriters, and Lesson Charts." It appears to be a device of more than ordinary merit and one which we believe you would do well to look into. It appears to be an unusually elastic and practical device. It is now up to you to investigate. It is manufactured by the Chrisman Publishing Co., St. Louis, Mo.



See instructions by Mr. Brown on this page. Reproduced same size as copy.

CLUB CHAT

A club numbering 25 has been received from r. E. P. Bower, penman in the Laurium, Mich., ommercial School. He reports that the pros- ets for a large enrollment are better now than ey have ever been, and that they were obliged to crease their seating capacity. This not only speaks general prosperity but also that the aurium Commercial School is one of the better nd.

A nice club nf subscriptions has been received om Mr. F. O. Putnam, of the State Normal hool, Bowling Green, Ky., accompanied by a ter written in ornamental style. When it mes to accurate ornamental writing Putnam is in the front row.

We acknowledge receipt of a good sized list of subscriptions from C. V. Crumley, director of of the commercial department, Enid High School, Enid, Okla. Mr. Crumley never fails to arouse a great deal of interest in penmanship wherever he may be teaching, and we predict a high standard in this branch in the Enid High School.

Thirty-six is the number of names received in September from Mr. Harold W. West, penman in the Rider, Moore and Stewart Schools of Trenton, N. J. The letter accompanying his list is written in about as neat a business hand as ever comes to this office. With so many copies of THE BUSINESS EDUCATOR in the school, and such a competent instructor as Mr. West, the students in this school are certainly well provided for in penmanship matters.

A club of twenty-nine names was received early in September from Mr. N. R. Fiebig, penman in Central Business College, Stratford, Ont. This is evidence of a progressive, as well as a prosperous school.

Mr. L. C. McCann, proprietor of McCann's Business College, Mahanoy City, Pa., shows his appreciation of THE BUSINESS EDUCATOR by a list of 32 names received the middle of September.

A list of 22 names has been received from Mr. H. D. Sparks, President of Shelby Business College, Shelbyville, Ill.

A number of BUSINESS EDUCATORS find their way each month to the School of Commerce of Ohio University, Athens, O.

Early in September a nice club was received from the Phelps Commercial School, Bozeman, Mont.

The National Business College, Minneapolis, Minn., C. E. Lowder, penman, favored us early in September with a club of ten. Mr. Lowder is one of our best teachers of penmanship and wants the best in the way of a penmanship journal in the hands of his students.

An unusually strong and graceful ornamental signature is that of Mr. A. R. Whitmore, of Whitmore Business College, St. Joseph Mo., signed to a letter ordering THE BUSINESS EDUCATOR for twenty of his students and renewing to the Professional edition for himself.

Twenty-three sounds good to us when it stands for 23 subscriptions to THE BUSINESS EDUCATOR, which is the number recently received from the Wausau, Wis., Business College. Mr. C. A. Cowee, Principal. Mr. Cowee says, "We find THE BUSINESS EDUCATOR a great stimulant in penmanship and could not do without it".

A nice list of subscriptions is at hand from W. R. Hamilton, penman in Toland's Business University, Mason City, Ia. Mr. Hamilton says that his students made a unanimous choice of THE BUSINESS EDUCATOR after comparing it with the other penmanship journals. Their verdict: "They simply are not the equal of THE BUSINESS EDUCATOR".

The signature of E. H. Fisher, penman in the Independence, Kans., Business College, shows that he is a capable teacher of penmanship. This is further shown by his support of THE BUSINESS EDUCATOR in a nice club recently received from him.

THE BUSINESS EDUCATOR is used in Draughon's Practical Business College, Dallas, Tex., and a nice club is acknowledged from the principal, Mr. E. A. Rice, who is a very practical business writer.

A list of subscriptions numbering ten is at hand from Mr. J. A. Gnau, dealer in school supplies, York, Pa., which shows that THE BUSINESS EDUCATOR is appreciated by many who are not actively engaged in school work.

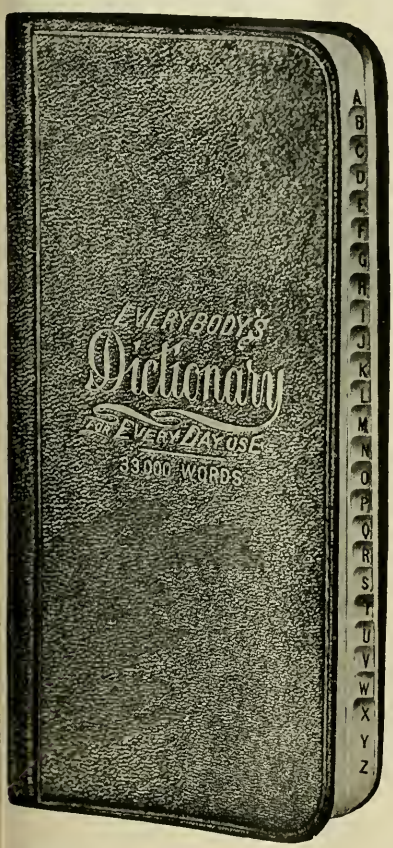
A nicely written letter is at hand from Don E. Wiseman, penman in the Mountain State Business College, Parkersburg, W. Va., ordering THE BUSINESS EDUCATOR for a number of his students.

From the number of subscriptions recently received from Mr. Chas. C. Jones, whose contributions appear in the Professional edition of THE BUSINESS EDUCATOR, we have every reason to believe that he gets results in penmanship as well as in bookkeeping, and that he appreciates good writing on the part of bookkeeping pupils. He writes a good strong plain hand himself, bespeaking an all-round ability quite in keeping with the demands of one at the head of commercial work in the high school.

The number 13 is sometimes considered unlucky, but it is not so when it is thirteen subscriptions for THE BUSINESS EDUCATOR. This means good luck to that number of students in the Hazleton, Pa., Business College. But this number is only a starter for the year.

Forty-one is the number of subscriptions received early in September from Mr. G. C. Toler, penman in the Douglas Business College, Uniontown, Pa. This means a prosperous school, and also that Mr. Toler knows how to interest his students in the subject of penmanship.

G. W. Kopp, penman and commercial teacher in Blinn Memorial College, Brenham, Texas, says, "They can not teach penmanship without THE BUSINESS EDUCATOR". He backs up this statement by a club of 34 names.



Christmas IS COMING

WE are reminding you early, so that you will have time to consider our *Everybody's Dictionary as a Christmas gift to your students.* We are confident they would be more than pleased with it. This little dictionary is conceded to be the best of its kind published. Many of the most prominent commercial schools in the country have solved satisfactorily the "Christmas" problem, by ordering enough of these attractive and valuable books to present to each pupil.

EVERYBODY'S DICTIONARY

contains 33,000 words, and is a guide to correct spelling, pronunciation, syllabication, capitalization, and definition. Being vest-pocket size, it can always be kept at hand, and is invaluable to students and stenographers. With the name of your school stamped in gold on the cover, this dictionary would prove a unique and dignified advertisement for many years.

Write to us at once for rates and full particulars, so that we may get the books to you before holiday time.

Don't forget that we also publish the best books on spelling, letter writing, English, shorthand, commercial law, typewriting, arithmetic, bookkeeping, and Business Practice. *Illustrated catalogue free.*

THE PRACTICAL TEXT BOOK CO.

EUCLID AVE. AND 18TH ST. CLEVELAND, OHIO

LEARN TO WRITE

At Home. America's Finest Penman teaches you. Complete new compendium, 6 position plates, 98 lines of copy, Dashy off-hand flourish and a large sheet of instructions for practice. All for a dollar bill.

Francis B Courtney, Cedar Rapids, Ia.

YOUR SIGNATURE

Written in the Mills style of business writing and a cut furnished of the same for $2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,

E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.

College of Penmanship and Drawing

One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelchner.

If interested write for information. Address

Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.

I will write your name on one dozen **CARDS** for 15 cents. I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

HIGH GRADE
DIPLOMAS AND CERTIFICATES.

Best Quality Lowest Prices
SATISFACTION GUARANTEED
SEND FOR FREE CATALOGUE
Memorial Resolutions Engrossed and Illuminated
Artistic Designs for Catalogue and Advertising Cuts
Instruction in Engrossing

HOWARD @ BROWN, ART ENGROSSERS AND DESIGNERS, **Rockland, Me.**

No Other System of Writing has equaled the Faust as a result getter. More graduates and less labor to get them, has been the record in schools using the **Faust Method**

It tells the Pupil and Teacher How. It will pay you to investigate. If you are interested, WRITE AND I WILL TELL YOU ALL ABOUT IT.

Don't Buy Your Practice Paper until you have examined the FAUST IDEAL. Its special ruling saves time, money and labor. Send for sample sheet and circular giving full description of the plan.

C. A. FAUST, - 40 Dearbon Street, - CHICAGO, ILL.

Advertisers and Publishers will thank you for mentioning The Business Educator

10c per Copy STUDENTS—50c per Year

ART MAGAZINE

G. H. Lockwood Editor

Of interest to Students of Cartooning, Designing or Illustrating. Gives lessons, publishes and criticizes students' work. Regular publication, not sent as a "PRIZE."

Address G. H. LOCKWOOD, Editor
KALAMAZOO, MICH. DEPT. 63

BIGGER BRIGHTER BETTER THAN EVER

PENMAN WESTERN STATE NORMAL

Specimen Letter, Business Hand	$ .50
Specimen Letter Ornamental and Superfine	.75
Wedding Invitations, dozen	1.50
Written Cards—very fine, dozen	.25
12 Lessons in Business Writing	7.50
DIPLOMAS ENGROSSED—German or Old English	

NOTE All card orders of 50c or over are packed with tissue in neat imitation wood box—a fine idea for ambitious penmen.

J. A. STRYKER, Kearney, Nebr.

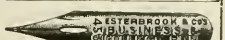
ESTERBROOK'S PENS

"Easy to write with, CORRECT DESIGN UNIFORM TEMPER Hard to use up." DURABILITY

150 STYLES

A 1 PROFESSIONAL
Fine pointed and elastic for card writing

TEXT WRITERS
Made in 3 widths and with long point to both left and right



453 BUSINESS AND COLLEGE
With fine and extra fine points. Elastic and smooth writing

ESTERBROOK STEEL PEN MFG. CO.
26 JOHN ST., N. Y. CITY CAMDEN, NEW JERSEY

ADVERTISING PAYS In the BUSINESS EDUCATOR if you have the right goods and put them up right.

FINEST PENMANSHIP SUPPLIES OBTAINABLE.

PENS AND HOLDERS.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00 ¼ gross 25c 1 dozen 12c

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c. ¼ gross 25c. 1 dozen 10c

Zanerian Medial Pen—A high-grade medium, extra smooth pen for business writing. None better. Just right for students and accountants. Gross 75c ¼ gross 25c

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c. ¼ gross 25c. 1 dozen ..... 10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ gross 25c, 1 dozen 10c

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross $1.00 ¼ gross 25c, 1 dozen 12c

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens 15c

Gillott's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens 15c

Soennecken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2 2½, 3, 3½, 4, 5, and 6 single pointed and 10, 20, and 30 double pointed. 25c

Double Holder for Soennecken Pens—Holds two pens at one time ..... 10c.

Zanerian Oblique Penholder—Handmade, rosewood, nearly 12 inches long, a beautiful and perfect holder. 1 holder 50c

Fine Art Oblique Holder—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. Nearly 12 inches long. 1 holder sent in a small wooden box $1.00

Zanerian Expert Oblique Holder—The best low-priced oblique holder made.

1 holder	$ .15
3 holders	.35
6 "	.60
12 "	1.10
¼ gross	3.00
1 "	11.25

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c, 12 holders 65c

CARDS, INK, PAPER, ETC.

Blank Cards—White bristol with finest surface for fine penmanship.

100 by mail postpaid	$ .28
500 by express	.75
1000 by express	1.35

Black Cards—Best made for white ink.

100 by mail postpaid	$ .28
500 by express	.75
1000 by express	1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.

6 sheets by express	$ .60
12 sheets by express	1.00
2 sheets by mail postpaid	.50

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½x23 inches.

6 sheets by express	$ .40
12 sheets by express	.70
3 sheets by mail postpaid	.50

Black Cardboard—Finest for white ink. Sheets are 22x28 inches.

6 sheets by express	$ .50
12 sheets by express	.75
2 sheets by mail, postpaid	.50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21x33.

6 sheets by express	$ .50
12 sheets by express	.70
3 sheets by mail, postpaid	.50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawing for photo-engraving.

1 bottle by mail, postpaid	$ .30
1 dozen bottles by express	2.00

White Ink—Very fine.
1 bottle by mail, postpaid ..... $ .25

Arnold's Japan Ink—Nearly ½ pint bottle by mail postpaid ..... $ .40
1 pint by express ..... .45
1 quart by express ..... .75

Writing Papers—All our writing papers are 8x10½ inches in size and contain 960 sheets to the ream. Ruling is faint and can be furnished wide (½ inch) or narrow (⅜ inch).

Extra fine 14 lb. white wove—

1 ream by express	$3.15
½ " "	1.60
¼ " "	.95
50 sheets by mail postpaid	.55

Extra fine 12 lb. white wove—

1 ream by express	$2.70
½ " "	1.45
¼ " "	.80
100 sheets by mail postpaid	.65

Extra fine 10 lb. white wove—

1 ream by express	$2 15
½ " "	1 20
¼ " "	.70
100 sheets by mail postpaid	60

Extra fine 12 lb. Azure (blue)—

1 ream by express	$2.20
½ " "	1 20
¼ " "	.70
100 sheets by mail postpaid	.65

Extra fine 17½ lb. Wedding stock—

1 ream by express	$4.50
½ " "	2.50
¼ " "	1.40
50 sheets by mail postpaid	.70

Medium Grade Practice Paper—

1 ream by express	$1.70
½ " "	.95
¼ " "	.55
100 sheets by mail postpaid	.65

Send 5 cents in stamps for a sample sheet of each of the six grades.

All goods go by mail postpaid, except those mentioned to go by express, on which purchaser pays carriage charges. Of course the cheapest way to secure the heavy goods is to order fair sized quantities and have them go by freight.

We handle the best and can save you money. Cash must accompany all orders. Prices are too low to keep accounts.
Remit by money order, or stamps for small amounts.

Address, ZANER & BLOSER, COLUMBUS, OHIO.

Advertisers and Publishers will thank you for mentioning The Business Educator

Teach Your Students That Which They Will Practice

after they leave your school—this is exactly what the

Budget Systems of Bookkeeping

will do for you and **IS DOING** for every school using them.

January 1st is a good time to improve your course of study.

Test One or the Other of the Budget Systems Now

with a few sets and by January you will know they are the books you want.

Richardson's Commercial Law has had a remarkable introduction into new schools this fall. Why? Well, books are introduced these days only when they are better than others. Richardson's Law **suits more teachers, and is adapted to more students** than any other, hence the demand for it.

Rowe's Drills in Writing Contracts help too, for its exercises are just what the teacher needs to give point and purpose to the course.

Sadler-Rowe Company Baltimore, Md.

Birch's Rapid Calculation

Is a systematic arrangement of lessons in business computations, prepared in pad form to save time, prevent confusion, and to insure an orderly and regular graduation of work throughout the course.

Twenty Minutes Each Day could not be more profitably spent by your students than in learning to perform practical business computations with accuracy and rapidity. The use of this text will accomplish results that will surprise you. A very few weeks will mark a distinct improvement, and before the six months' course is completed the students will have acquired a speed, certainty, and precision in their work that will be a source of gratification to themselves, their teachers, and their parents.

The Daily Lessons come in pad form, face down. At a signal from the teacher, the day's lesson is detached from the pad and work begins. Friendly rivalry as to time adds zest. The problems are prepared ready for the student's solution. This saves time and concentrates the attention upon the computation itself. Problems are simple as to thought, and in this also the lessons enable the student to concentrate upon the computation itself. One lesson in three, however, is dictated by the teacher to give the students practice in taking the dictation of figures with accuracy. Material for these lessons is supplied to the teacher alone. No outside study is required of either student or teacher.

The Whole Day Brightened Not only will the students become proficient in practical computations, but the general effect of the work will be noticeable in every branch of the school work. Give the calculation drill the first thing in the morning and it will awaken and arouse the students and stimulate the mental activities. The result will be brighter students and better work in all classes throughout the day.

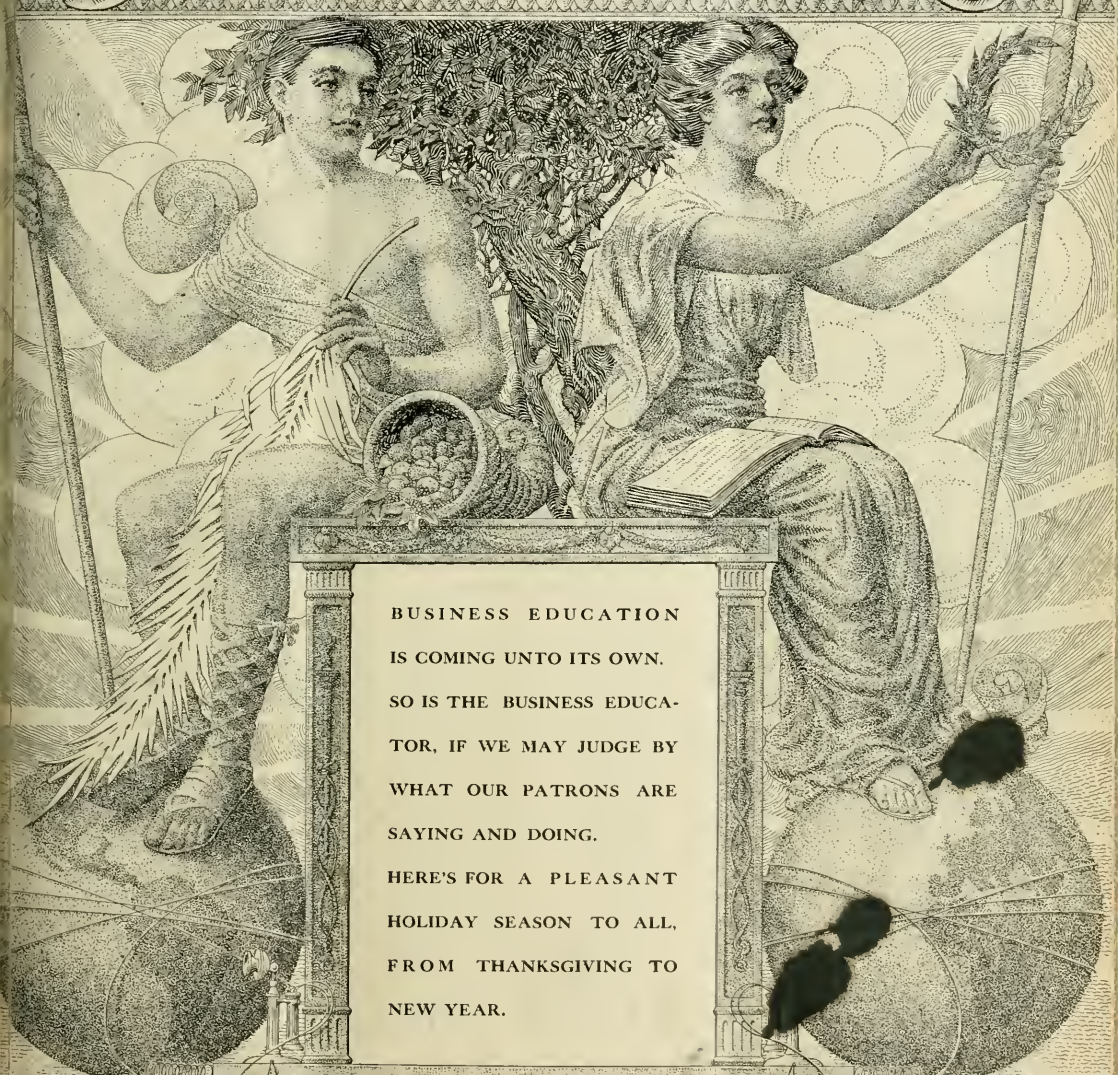
This course could be introduced in your school with great advantage now. The cost is only 35c. to the students. We shall be pleased to correspond with your school in regard to its introduction.

J. A. LYONS & COMPANY

CHICAGO Educational Publishers **NEW YORK**

THE BUSINESS EDUCATOR

TEACHERS' PROFESSIONAL EDITION. ONE DOLLAR A YEAR
DECEMBER, 1909



BUSINESS EDUCATION IS COMING UNTO ITS OWN. SO IS THE BUSINESS EDUCATOR, IF WE MAY JUDGE BY WHAT OUR PATRONS ARE SAYING AND DOING.

HERE'S FOR A PLEASANT HOLIDAY SEASON TO ALL, FROM THANKSGIVING TO NEW YEAR.

ZANER & BLOSER
PUBLISHERS
COLUMBUS, OHIO

THE Bliss System

THE GREAT OFFICE PRACTICE SYSTEM

The **BLISS SYSTEM** affords a most complete OFFICE PRACTICE DEPARTMENT.

BLISS SYSTEM demands offices which are equipped with the most MODERN OFFICE BOOKS and APPLIANCES, with all of which the student must become perfectly FAMILIAR before graduation.

BLISS SYSTEM with its necessary offices, presents a BUSINESS-LIKE APPEARANCE in the schoolroom.

BLISS SYSTEM affords the GREATEST INCENTIVE for THOROUGH and CONSCIENTIOUS work.

BLISS SYSTEM affords an ACTUAL OFFICE EXPERIENCE.

BLISS SYSTEM graduates can HOLD as well as TAKE positions.

BLISS SYSTEM gradnates are in demand.

BLISS SYSTEM is a MATERIAL FACTOR in SELLING TUITION.

The Bliss System differs from all other systems on the market inasmuch as all transactions are performed over the counter. The offices are occupied by the advanced pupils who take care of the work which comes to them the same as it would in any business house. The work in each office must reach the standard required for promotion before the pupil can enter the following office.

The Actual Business feature appeals to the students and they become intensely interested in their work, when it is easy to secure the most practical results.

If your department is not large enough to warrant the introduction of the Actual Business System, try our FOLDER SYSTEM which does not require offices.

WRITE FOR PARTICULARS

THE F. H. BLISS PUBLISHING CO.

SAGINAW, MICHIGAN.

THIS IS THE
SHOBERT OFFICIAL COPYHOLDER

It is the only Automatic Mechanical Copyholder on the Market.

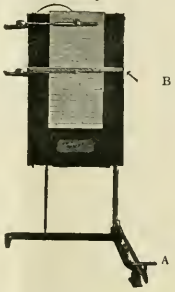
It will save you one-half of the time you now use in your daily copy work. You cannot miss a line, word or letter when you use this holder. Your eye cannot get away from the indicator, (B) which is *always* right under the line you are writing.

When you come to the end of a line, touch feed lever key (A), and your next line appears instantly.

Note line indicator (B). This remains exactly where you see it now, and when feed lever key (A) is pressed, your book or manuscript rises, showing the next line to be copied, Your line of sight therefore, never changes.

Write for booklet. Agents wanted.

Address Dept., A.



CHAS. G. GRUBB, MFR.

1739 LIBERTY AVE.

PITTSBURG, PA.

A Successful Accountant

CHAS. C. JONES
Public Accountant and Auditor
DUNKIRK, N. Y.

November 5, 1909.

MY DEAR MR. BENNETT:

I want to congratulate you on the success of your correspondence course in Higher Accounting and I venture the assertion that the new Bennett Institute will add still more to your reputation.

It has been my pleasure, during a teaching experience of twelve years, to be associated with many teachers and to be familiar with a number of correspondence courses, and I say, without any hesitation, that your course is without a peer for its thoroughness and the individual attention given to all students by the author.

During my experience as a public accountant I have had engagements in many lines of business and have become familiar with the inner workings of large institutions; I have made a thorough study of a considerable part of your correspondence course and I have yet to find any points which will not stand the test of business.

Higher Accounting should be studied by all bookkeepers and commercial teachers who desire to grow in their professions, and nothing would please me better than to recommend your course personally to anyone who may inquire.

Sincerely yours,
(Signed) CHAS. C. JONES.

Mr. Jones is one of the many successful commercial teachers who have benefited by the Bennett Course in Accountancy, and he is, without doubt, one of the few thoroughly competent accountants in our profession. His broad experience enables him to speak authoritatively on the subject of accountancy.

SEND FOR CATALOG OF THE BENNETT COURSE

R. J. BENNETT, C. P. A.,
1421 ARCH STREET PHILADELPHIA

Something New

to help the student, teacher and school. Something that is the outgrowth of teaching experience.

Often, students know how to do their bookkeeping work, mechanically, but are unable to answer important, practical questions. EARLES' BOOKKEEPING REFERENCE contains practical test questions in bookkeeping with answers that every student of bookkeeping should know--information that the teacher is constantly giving or the student does not get.

It covers Single Entry, Double Entry, Single Proprietorship, Partnership and Corporation Accounting. Including Wholesale and Retail, Commission, Manufacturing and Banking.

Designed to be used by the student in connection with any system of bookkeeping taught.

Use it for class work, study or reference and it supplies the missing link between theory and practice.

With this book in the hands of every student your teaching will be easier and the results more satisfactory.

It is just what you need at this time of the year to help those backward students along. Price, cloth, 50 cents.

Teachers' examination copy, postpaid, 40 cents. Mention school.

W. H. EARLES

Box 124 LANSING, MICH.

Spencerian Chartier Shorthand

Those who have investigated the Spencerian Chartier system, to the point of knowing it, find that there is not a word in the English language which they cannot write with this system—write it without a pen lift, something that is not claimed for any other system, living or dead.

They also find that they can read fluently what they write, even though they have been studying the system an average of one hour a day for only a few weeks.

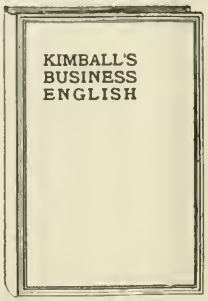
They also find that they can read not only what they write with the system, but what anyone else writes.

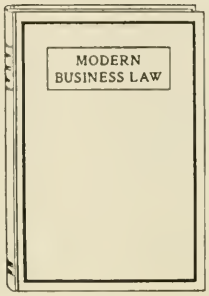
Please notice that that point gives Spencerian Chartier Quick Writing its world-wide and epoch-making significance. ONE CAN READ WHAT ANYONE ELSE WRITES.

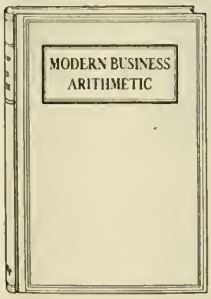
SPENCERIAN CHARTIER SHORTHAND is taught by mail in TEN SIMPLE LESSONS to teachers, free of charge. Send for first lesson and begin the most fascinating study of your life.

SPENCER PUBLISHING CO.

707 Common St. NEW ORLEANS







OUR GOOD TEACHERS

A Text-Book is a Teacher; A Good Text-Book is a Good Teacher

KIMBALL'S BUSINESS ENGLISH A thorough and well-equipped teacher	Cloth, 160 Pages
KIMBALL'S BUSINESS SPELLER The most popular teacher	Cloth, 140 Pages
ERSKINE'S MODERN BUSINESS CORRESPONDENCE The best of several good teachers	Cloth, 175 Pages
CAMPBELL'S MODERN BUSINESS PUNCTUATION WITH EXERCISES An intensely practical teacher	Cloth Pamphlet and Exercise Pad
CURTIS' MODERN BUSINESS ARITHMETIC An original and up-to-date teacher	Cloth, 430 Pages
FRITCH'S QUICK FIGURING A teacher that saves time	Cloth
SPENCER'S MODERN BUSINESS LAW A teacher that does not scatter its energies	Cloth, 272 Pages
van BENTHUYSEN'S SENTENCE METHOD OF TOUCH TYPEWRITING A very fascinating teacher	Cloth
SPENCER'S ELEMENTS OF COMMERCIAL LAW	Cloth, 400 Pages
SPENCER'S MANUAL OF COMMERCIAL LAW	Cloth, 700 Pages
NELSON'S COMMERCIAL ARITHMETIC	Cloth, 275 Pages
TAYLOR'S NATURAL METHOD OF SHORTHAND	Cloth, 370 Pages
GILBERT'S MODERN BUSINESS BOOKKEEPING	Cloth, 215 Pages
DONNAN'S OUR GOVERNMENTS	Cloth, 325 Pages
SUPERIOR SPELLING BLANK	Tag Binding, 64 Pages

Our Motto— Quality First, Then Price. Best and Cheapest

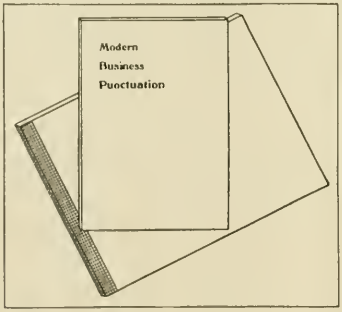
It is Never too Soon to CHANGE TO THE BEST

Always Order from the Nearest Depository

INDIANAPOLIS
The Bobbs-Merrill Company

NEW YORK
The Bobbs-Merrill Company
34 Union Square

SAN FRANCISCO
Cunningham, Curtis & Welch
565-571 Market Street



Examination Copies and Wholesale Prices

Special Teachers' examination prices will be quoted to teachers who wish to examine any of these books. Wholesale prices on application.

Examination Copies are submitted only from Indianapolis. All correspondence relating to such copies should be addressed to Indianapolis.

THE BOBBS-MERRILL COMPANY, Indianapolis, USA : Commercial School Books

Does an Increase in Your Business Interest You?

The man who "makes good" keeps his hand on the pulse of ***progress***—and makes plans for the new demand. Does the fact that the shorthand department is the big ***end*** of your school business mean anything to you?

This is the Situation:

THE SHORTHAND DEPARTMENT in nearly every school has grown and is growing; interest in it is getting more intense every year. The growth has been brought about by economic conditions entirely outside the influence of the school itself. There is no use in discussing ***why*** this is true—it just is. Some school men whose hearts are in the commercial department are trying to turn back the tide by devoting most of their time to that department. Is this sound business—or sentiment? No far-seeing school man doubts for a moment that the commercial department as we knew it five or even ***three*** years ago has outlived its usefulness. The machine, the new "business system" man, the C. P. A. and the ***business man himself*** are creating a ***new*** demand.

The Business Man's Cry--More Stenographers:

But while interest in the business department is declining the demand for competent stenographers is growing. In the important business houses today the stenographic force is the ***big end of the office force.*** Every extension of a firm's business makes room for more stenographers. Why not take advantage of existing conditions by pushing and making still more efficient the department that brings the biggest returns — whose product is in greatest demand? Many school men, with wider vision, have seized the present opportunity by adopting this policy, and are already deriving the benefit of it in largely increased attendance.

Good Stenographers -- Gregg Writers

We said ***competent*** stenographers—highly equipped specialists who know their business from a to z. That is where GREGG SHORTHAND comes in. Gregg Shorthand is doing in the great and constantly widening field of commercial correspondence just what improved methods are doing in the field of accountancy and record keeping—the effect is revolutionary. The attitude toward Gregg Shorthand is now so ***overwhelmingly favorable*** that the public virtually ***demands it.*** Its introduction means an immediate increase in business, and, what is of far greater importance, it means a ***decided increase in the efficiency*** of the school, of the ***teaching*** force, and of the ***product.*** These are demonstrable facts—and if you are "from Missouri," we ask that you just write us on this phase of the question.

Mr. Schoolman, Learn Gregg Shorthand Yourself

We say that advisedly. We know that every school man who investigates Gregg Shorthand to the extent of ***learning it himself*** is taking a step toward a prosperity which he has never enjoyed before. We know also that no progressive school man will leave the selection of so vital a thing as the shorthand system—the big end of his business—to a subordinate. That is why we ask ***you*** let us give you a correspondence course in Gregg Shorthand without expense—and without obligation. We may then rest content to leave the decision to your own judgment. Now is the time to get ready for next year.

Gregg Shorthand a Winning Issue

We just want to add one word: The conquest by Gregg Shorthand of the West—the Middle West, the Southwest, the Northwest, the Far West—has been complete. The East is rapidly awakening, and next year promises to be the ***big year*** for us in that territory.

If you are located in the West, Gregg Shorthand will help you to meet competition, to increase efficiency; if in the East, fortify yourself with it while the field is comparatively new, and in which big immediate returns are certain. Write for "About Gregg Shorthand."

The Gregg Publishing Company

New York ***Chicago***

WHY DO YOU SUPPOSE

The New York Board of Education

Has Exclusively Readopted the

ISAAC PITMAN SHORTHAND

For a Further Period of Five Years

Commencing January 1910?

Send for a copy of "Why the Isaac Pitman Shorthand is the Best."

Isaac Pitman & Sons, Publishers,

31 Union Square, New York

"The only text-book from which I studied, and the best instruction book I have ever seen."—ROSE L. FRITZ.

The New Typewriting

WINS AGAIN AND AGAIN

First and Third Places Won by Advocates of
Charles E. Smith's "Practical Course in Touch Typewriting".

¶ At the Eleventh Annual Business Show, Madison Square Garden, September 30, 1909, Miss Rose L. Fritz defends her title as World's Champion Typist and Breaks All Previous Records by writing from copy 6,135 words in One Hour and establishing a New Record of

95 Words per Minute, Net

¶ Mr. Leslie H. Coombes wins Third Place with 78 words per minute, net. Miss Fritz immediately after her hour's trying ordeal wrote correctly for one minute, at a net speed of 110 words.

¶ Both Miss Fritz and Mr. Coombes are writers of ISAAC PITMAN SHORTHAND.

There has come the "New Typewriting," as superior to the ordinary kind as that crude method was superior to longhand. We refer to that scientific and expert operation which produces perfect work at a high rate of speed. Modern business conditions have created a great demand for such skill. This expertness is attainable only through a perfect system of instruction, which is found in Charles E. Smith's "Practical Course in Touch Typewriting," which method has been one of the fundamental factors in producing the majority of the most rapid and accurate typists of the last few years.

Seventh Edition now ready. **Stiff paper covers, 50 Cents: Cloth, 75 Cents.**
Teachers' Examination copy, postpaid, 34c. and 50c. respectively. Mention school.

ISAAC PITMAN & SONS, Publishers, 31 Union Square, NEW YORK

The BUSINESS EDUCATOR

C. J. HENDERSON—N.Y.—L.

VOLUME XV. COLUMBUS, O., DECEMBER, 1909. NUMBER IV

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. Zaner, - - - - - - - - Editor
E. W. Bloser, - - - - - Business Manager

Published Moothly (except July and August) by Zaner & Bloser, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra: Canadian Subscriptions 10 cents extra)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted. If personal checks are sent, add 20 cents for collection fee.

Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Studeots' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

Back numbers cannot, as a rule, be supplied.

Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. The Business Educator being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

Art, after all, is fine art only when it appeals to the intellect and soul, whether through eye or ear.

You Never Can Tell

CHAS. T. CRAGIN,

Prin. Thompson's Business Institute, Holyoke, Mass.

THE MAN FROM MEXICO.

"'Tention company! Count fours! Twos right! Column *march*!" barked the Lieutenant, and we were off with swinging step that crisp November morning in 1892 on our way to see the big Thanksgiving day football contest between Yale and Princetoo on the Polo Grounds at New York. There were forty-two of us, forty boys of the big military school at Parkville and two teachers, and I was the teacher in charge.

I had charge of the Commercial Department and the older teachers told me to keep out of it when the Doctor innocently asked me, the night before, if I would take charge of the football squad going to New York the next day. They said, "You will never get them all back again and the Doctor will blame *you*." I thought very likely I would not, and I told the doctor when he asked me if I would take the boys to the football game, "Yes, I'll *take* them, but I wont promise to bring them all back." He said,"Well, you do the best you can. You can bring them back if any of the teachers can." For I was reasonably solid with the boys of the school.

Rather a lively lot they were, those youngsters. Most of them came from families with plenty of money. A good many of them came to us because nobody else could do anything with them. They had too much money; if they smashed a window or anything of that kind, the "Old Man" could pay for it, and it did not worry them any. Take it all-round they were not an easy lot to manage unless they liked you. If they did, they were a good lot of boys. I never had any trouble with them, and I was in military school for nearly ten years.

Before we started I called them into the main recitation room and I said, "I am not going to lecture you, fellows, and I am not going to watch you when you get into New York to see if you smoke, nor am I coming around to smell your breath, but I have always used you white and I want you to do the same thing by me today. We get off at Mott Haven. There will be thirty or forty thousand people at the game and I cannot keep track of you once we get in the grounds. I shall stay down there till the last man is out so as to see that no stragglers are lost, and I want the rest of you to report to the Lieutenant at the Mott Haven station to take the 5:30 train home." That was all I said and let it go at that.

My young readers never saw one of the old time Thanksgiving Yale-Princeton fights at the Polo Grounds. It was a big thing. Forty thousand people crowded into the great amphitheatre and ten thousand more up on Coogan's Bluff and on the rocks, trees and elevated railway platforms that overlooked the grounds; the great gridiron lined out on the green velvet turf; the coaching lines with a hundred or more rubberstown and coachers of the two big teams and in the great grandstand, and on all the circus seats on both sides of the gridiron, a densely packed mass of humanity in brilliant colors. Heavens! what a lot of pretty girls there were with waving flags. The yellow and black of Princeton and the blue of Yale and the crimson of Harvard and the light blue and white of Columbia and the lavender of the College of the City of New York and the carnelian of Cornell and the red and blue of Pennsylvania and the green of Dartmouth and all the rest of the big colleges, a riot of flags. It was a beautiful sight. Over on the left side of the gridiron were scores of great tallyho coaches, a perfect blaze of color from the brilliantly dressed girls with their flaunting banners.

And the cheers; there was a constant tumult. First would break out the sharp barking: "Rah, rah, rah, Rah, rah, rah, Rah, rah, rah, Y-a-l-e," then the strong, swinging, thunderous "H'ray, h'ray, h'ray, s-a-a-s, *boom*, a-h-h-h, *T-i-g-e-r*," of Princeton mingled with the yells of the other colleges, the h'rays of Harvard and the "I yell, I yell, I yell Cornell" which is frequently turned into a profane chorus by bringing in another word that rhymes nicely when they tell how they yell Cornell.

And then, when no more could be packed into the grounds and the crowd had pretty nearly yelled itself hoarse, and all the college songs had been sung, and the Yale bulldog with his blue blanket and white Y on it had been led around the grounds, out came the sturdy eleven of old Eli, and trotted to their places amid a tumult of cheers, and soon after the powerful Princeton tigers with their orange and black jerseys and stockings lined up at the other end the referee's whistle rang out the shrill signal and—the game was on.

It was a big game; any Yale-Princeton game is a big game, those eleven giants in blue against eleven more giants in black and yellow; and they tore up the turf and pummelled each other and smashed into the line and tackled hard and savage, and faces and noses were blooded and ears were biffed and hair was pulled till the final whistle came, and the game was over. I have forgotten who won, Yale probably. Their bulldog, "Grit" is mighty hard to beat.

The great game was over and forty thousand people poured out of the gates and I stayed till the last man left the grounds, for I expected some of my little flock of innocent lambs might get a chance to sneak out; that was what they generally did when they were sent to New York. They missed the train and they always had a good excuse for it, had been delayed somewhere or other. I looked out for that, but I did not expect to find them all at Mott Haven, and I was agreeably surprised when I got there to find forty men lined up, ready to take the train.

It was considered for years one of the greatest achievements of school history, the taking of that squad of forty men to that Yale-Princeton game and getting them *all* back again. But they were all there—and one more, a scrubby, swarthy, not too well-dressed and very hungry-looking Mexican. We had, probably, eight or ten Cubans, South Americans and Mexicans at the big military school. Those South American merchants, the wealthy Mexicans and the Cuban planters sent a great many of their boys to the United States to be educated and the military schools drew their share of them. We had our quota and they were all sons of wealthy people. They spent money liberally, they flocked by themselves and they all jabbered Spanish except when we had them in the class room.

They had picked up this forlorn looking specimen on the streets of New York. He had been hanging around the entrance to the polo grounds and when we came out he had espied somebody of his own nationality, and the boys, with impulsive generosity, gathered him in and brought him home with them. And so the subject of my sketch, Enrique del Mora, came to Parkville, a waif from the streets of New York, hungry and ragged, forlorn and friendless, was the Man from Mexico.

At the Big House on the Hill.

Enrique del Mora was not an ornamental specimen of the Spanish race. He was swarthy, with coal black hair and eyes of deep brown. He was half starved and his rather prominent cheek bones stood out sharply from his square, broad face. His clothing was not dirty, for the boy was naturally neat, but it was ragged and frayed at cuff and seam.

The Principal of the school was Dr. Felton, an impulsive, warm-hearted and very irritable man. The Cubans and South Americans took del Mora to the doctor and asked him if he would not give him a chance about the school. The Doctor's heart was easily touched and the boy looked forlorn and pitiful and half starved, and he said, "We'll see," and sent him over to Sam, the janitor, and told him to see that he had something to eat and a place to sleep. The Cubans hustled around in their wardrobe and rigged up a uniform for him without any difficulty and in a day or two,In the awkward squad on the parade ground, was Enrique del Mora learning to "right left right-left, shoulder arms" and all the rest of it.

He came from the old city of Mexico. His parents, Spaniards from old Spain, were both dead and he and a sister, who was a singer or a dancer in one of the theatres of Mexico, were all that was left of the family. He had come up to New York to work in a tobacco house, but for some reason or other had trouble with the manager and was discharged, and, with only the slightest knowledge of English, the boy had been drifting around the streets of the great city, sleeping in the parks and living on scraps, when our Cubans happened to run across him on their return from the foot-ball game.

He was not by any means an attractive or bright boy. On the contrary, he was decidely "Thick" in his classes. It was difficult to get anything into his head and we set him down as a very dull specimen of the Spanish race. Now, our Spanish-speaking pupils were not noted for high scholarship anyway, but they fairly scintillated beside Enrique. I had him in my commercial department. I think he was the densest proposition I ever ran against and I said, "You might as well try to teach a cow the art of walking the tightrope as try to make a bookkeeper or accountant out of this thick-headed Mexican, but You Never Can Tell."

The trouble with Enrique del Mora was not stupidity. It was simply that he could not understand the English language; but slowly, word by word, he picked it up, and one day he went to the Doctor and asked him if he did not think he could learn to play the bugle and pay his tuition in the school by being the school bugler.

Now the bugler of a military school is quite an institution. In military schools you do everything by the bugler.

When he blows that "I can't get 'em up, I can't get 'em up, I can't get 'em up in the morning," everybody tumbles out of bed as if a pail of cold water had been poured in between the sheets. When he plays "Dirty dirty dough boys, come and get your beans," everybody falls in for dinner, and the "Go-to-bed, go-to-bed, go-to-bed" of tatoo, sends the whole battalion sleepward. There are twenty or more bugle calls a day in a military school, the reveille, the wash call, the breakfast call, the chapel call, the school call, the drill call, the recreation call and at night tatoo and taps, with several more in between that I have not mentioned.

We always had a good bugler at the Big House on the Hill and we had a drum corps and quite a musical department. The Doctor did not have much faith in del Mora's ability to qualify for bugler, but he gave him an old bugle and told our regular bugler, who was a splendid musician, to instruct Henry, as we now call him, in the simple notes of the reveille and the other calls that it was necessary the bugler should sound, and at the same time, he assigned him a little cubby-hole of a room about as big as a good sized trunk over at my house, and he asked permission to have his lights burning after taps. No lights were allowed in the house after taps except in the room of the officer of the day. Henry's light was burning long after midnight. He was wrestling with the English language and it was a fight for life too, but he stuck to it like a puppy to a root and every morning an hour before school call, away out in the woods where nobody would be annoyed by it, we could hear the awful discords of Henry wrestling with the army bugle, and trying to blow the reveille. He tried it in the drill hall at first but it raised a riot and the people around the house would not stand for it. It was the most awful jumble of sharps and flats and wrong notes in the right place and right notes in the wrong place that you ever heard and while I have no doubt it would have turned out the battalion just as well as the regular reveille, perhaps better, the Doctor told him that he had better go out in the wood-lot, which was about a quarter of a mile from the parade ground, and try it on the chipmunks and blue-

jays who were accustomed to making discords of their own.

THE COMING OF HENRY

"Labor omnia vincit"is an old latin saying and it means that if you keep on working you will get there. Henry blew his army bugle every morning and every spare minute of the time he had and by and by the refractory notes began to fall into line and the sharps and flats became reconciled and instead of the awful discord that frightened the birds and squirrels out in the woods, there came the faint echoes of the real reveille and the assembly call, and the school call and by and by the far fade-away notes of tatoo and taps, and the next fall when the big school mustered in its hundred or more boarders Henry made his first appearance as the school bugler. He had a brand new bugle and a brand new uniform which the doctor had bought him. He was as straight as a tall pine tree. His shoulders were thrown back and his chest stuck out and his chin was straight, and his head up, and he blew his bugle with a vigor that no bugler had yet shown in all our school life, and no young man was ever prouder of promotion than was the swarthy young Spaniard, who got us up in the morning and blew us to breakfast and to school and to bed.

There was never a minute's delay in any of the calls. He had an alarm clock that went off with a bang at about half past six in the morning and the alarm had never stopped ringing when I would hear Henry bounce out of bed, and a few minutes later his quick step was heard on the plank walk across from my cottage to the parade ground. The doctor had loaned him a watch which was set to the second and precisely at seven o'clock, rain or shine, were heard the strong, sharp, clear notes of the reveille from Henry's army bugle and so it went on all that winter.

And Henry wrestled with the English language as faithfully as he did with the army bugle. I had become very well acquainted with the lonely young fellow by this time and I came to like him. He had but little to say, but he was a wonderfully faithful fellow and he had a dog-like gratitude for any favors shown him. He used to come into my room frequently with questions about the meaning of this, that or the other word, and he never forgot anything that was told him. I found out that he was by no means a dull student, but understood what he was doing and if you told him how to do anything and what was the right way to do it, he would peg away on that line if it took him all summer. He became quite rapid with figures and he was wonderfully accurate from the start. There was rarely a mathematical mistake in any of his bookkeeping or other work and I could see that he was going to make a far better man than I had given him credit for. And then we came mighty near having a tragedy.

A PRACTICAL JOKE

Henry took life very, very seriously. He had a grave sense of his responsibility. I think he really thought that should he be two minutes late with that bugle the whole school would go to the bow-hows.

Well, we had some fellows there who were about as full of mischief as an egg is full of meat. One of the boys of my house was a fat chubby little fellow from New York by the name of Buckston, the boys all called him Fatson. Buckston himself was afflicted with the army bugle mania and would like to have been bugler. We had a tall rawny looking sloven of a fellow whom the boys nicknamed "The Sow," not a pretty thing but it expressed his general appearance quite well. Buckston was a mischievous fellow, and "The Sow" was constantly rigging up practical jokes on the others, so they got together and lay for Henry.

First they tackled Henry's alarm clock. They set it an hour ahead which was to go off at five-thirty instead of six-thirty. Then they posted the fellows in the big building and the three cottages of what was going to happen, the reveille was going off an hour ahead of time.

Now a big school runs very close to routine. Everything moves like clock work after the reveille. There is just so much time to get into your clothes and wash up, just so much more to get down to the parade ground and fall in, just so much more to march down to breakfast in the basement. The breakfast is already on the table when the battalion marches in and places itself. If you are ten minutes ahead it would cause a regular mix up all around. Pretty much all the fellows knew there would be a general mix-up, for the doctor was a very excitable man and very irritable. One thing was necessary. They had the clock doctored all right but they must get into Henry's room and fix his watch. They did that. Either Buckston or "The Sow" carefully crawled into his cubby hole sometime after midnight and set the hands of the clock back, and they took his watch from the nail over his little washstand and set that to agree.

At half past five bang went the little alarm clock and out of the bed came Henry. It was dull sort of a morning light clouds over the sky and he rapidly walked across the parade grounds with his bugle under his arm. Then sharp and promptly at *six* instead of at seven out came the sharp notes of the reveille and a crowd of boys came tearing out of bed four times as promptly as if they had not known of the trick. The professors and the Doctor bounced out of bed too because we never thought of looking at the clock. We all went by that bugle and we were all out there. When we marched into the breakfast room one hundred and twenty strong we found there was no fire lighted in the kitchen and the servants were not up. Then there was the Old Harry to pay. The Doctor was wild. He took the bugle away from Henry and said "You are reduced to the ranks. Take off your chevrons." Henry, as chief musician, wore a gorgeous set of gold chevrons on his sleeve. Well, the boys went back to bed again, or went somewhere I have forgotten where, and passed the next hour until it was time to get up.

Poor Henry was broken hearted. We saw nothing of him. He had escaped from sight. I saw by the look of the boy that he took his reduction to the ranks most seriously. His swarthy face turned ashen and he shook like a leaf all over his sturdy frame.

I felt a little worried about him and I went over to the cottage and went to his little cubby-hole of a room and it was mighty lucky I went there, for the boy had an army musket loaded with ball cartridge, a string tied to the trigger of it and the look of despair on his face spoke of tragedy in its grimmest form. They are rash fellows those men from the tropics.

When the boys heard of this "The Sow" and Buxton looked mighty queer and some of the officers who were in the game and who had helped to carry it out looked mighty queer and I *felt* mighty queer. It made me sick in my stomach and I could not eat breakfast that morning and before ten o'clock Buxton and "The Sow" and I went to see the Doctor. I suspected who did the trick. I knew it was done in my cottage and I knew the fellows that were capable of it and they owned up to it. The result was that Henry got back his chevrons in less than twenty-four hours and all the time he was a student in the school, three years longer, he was the bugler and no boy ever played a trick on Henry unless it was some harmless thing like filling his bugle with paper or something of that sort. He took a joke too seriously.

THE HEAD BOY.

In our big boarding school there was quite an assortment of medals given out. There was a really splendid gold medal which cost twenty-five or thirty dollars given to the best scholar in the school, and there were gold medals for the best drilled man and silver medals galore for pretty much everything. It kept the boys working, for a boy liked to have a stock of these to pin on the front of his dress-coat when the girls came up to the big receptions and dances. Some of them looked like traveling tin shops they had so many medals but the best medal of all was the "Head Boy's." It was a fine gold disk with the colors of the school and a raised bas-relief of the big building itself in light gold on the heavy Roman surface of the medal.

The "Head Boy" must rank high in his studies above ninety-five, I think it was, and he must be absolutely free from all marks or any infractions against the rules and the third year of Henry's stay at the big house on the hill saw the Commandant on commencement day, pin the "Head-Boy's" medal on his swelling chest and Henry's chest did swell too, when they stuck that big splendid medal on it amid the cheers of the battalion and the applause of several hundred people in the great tent we had set up for commencement day on the parade ground.

It was a bright day for Henry and well had he earned the medal. No man ever worked harder than this son of Spain, the land where it is always, "manana." There was no "manana" about it to Henry. He went at his studies with a bull-dog earnestness that was bound to accomplish results. He was not brilliant. There was nothing dazzling about him but he had a wonderful persistency and tirelessness that simply worked him right by scores of more brilliant boys and stood him mighty near the top of every class he went into. It didn't make any difference whether he liked the study or not. If you gave him a lesson he just dug into it like a dog after a wood-chuck and his light burned till one, two and three o'clock in the morning, and he never wasted a minute when he was not on his rounds as bugler. Henry earned the Head Boy's medal and to the credit of the battalion there was not a man in it that was not glad to see him get it.

THE COMING OF THE GIRL.

And then Henry made a bad break, and, as usual, when a fellow makes a bad break, there was a woman in the case. She was a flighty, little German flirt, with flaxen hair and blue eyes and China doll cheeks. She came up from New York to spend the summer vacation with some of the people at the school. We always had a dozen or so boys there all summer and one or two teachers stayed around.

Well, this little flirt of a girl set all the boys crazy. Henry was proof against anything else but all men are human and Henry was no exception. She gathered him in along with the rest and it was a bad case too, the most violent kind of puppy love.

We had a Professor, an Austrian, Herr Seigle, who had been a Count in his own country, or a Baron or something of that kind, and he taught French and German to our cadets. He was a big powerful fellow with a bald head and upturned mustache such as Kaiser Wilhelm wears, and anything that wore petticoats received the attention of Herr Seigle. He simply walked away with this little flirt of a German girl and our boys were not in it, and Henry's brow grew dark and a somber frown lurked on his usually pleasant countenance.

Herr Seigle roomed in the big building, and to get to his room he had to cross a board walk from the street and pass under a two decked piazza. His room was the corner room, just at the beginning of the piazza, and on the floor above him Henry and some more of the Cubans who were staying over for the summer had their rooms. Well, they carried a rock that would weigh at least seventy-five or eighty pounds up onto the roof of that second piazza and they had it right at the extreme edge over the board walk.

Herr Seigle came briskly across the walk about eleven o'clock one night. He was walking at a lively rate when suddenly something impressed him with the idea that it would be a good notion to stop and he did so abruptly. There was a scurry of feet on the piazza above and he saw a dark shape scuttle through the window into the the big building. He thought it was some boys trying to get out to go down town, something they frequently did after taps and he rushed up into the hall-way. The open window was there but that was nothing, as it was summer time, but something impressed Herr Seigle to go out on the roof and he found that big rock lying where they intended to tip it over onto his big bald head. If they had done so it would have been the end of Herr Seigle and it is no wonder that he threw up his hands and said, "*Gott im Himmel.*"

There wasn't much doubt that our Henry was in the plot but nothing was ever said about it. It was hushed up and the girl soon went back to New York.

HENRY IN NEW YORK.

Henry del Mora graduated at the head of the school. Two years he had carried the Head Boy's medal and at nineteen he was really a fine type of the Spaniard.

He was not handsome but a straight, sturdy, manly boy who looked you squarely in the eyes, and he more than made up for his lack of brilliancy by his tremendous working qualities and his almost absolute accuracy in the simpler branches of mathematics. He wanted work and, while he could easily have obtained a position in one of the importing tobacco houses in New

York, I advised him to put in a letter of application to a firm of expert accountants with whom I had some slight acquaintance in New York. Henry did so and received an appointment to call at the office of the company, and a slight examination was sufficient to put him on the pay roll of the National Audit and Accountants' Association. I think they paid him ten or twelve dollars a week to begin with and they set him to work on the books of a bankrupt corporation, which were in a badly muddled condition.

When these expert accountants go at a job of that kind the real experts turn most of the drudgery over to the young fellows like Henry who are quite good in addition, and let them verify all the work of the bookkeepers and do the general drudgery of the examination. Most of these men are simply machines. They can add like lightning, but that is about the extent of it.

Our Henry was not lightning although he was rapid and very accurate but there was another quality about him which had been abnormally developed in school in his desperate wrestle with the English language, that is he wanted to *know*, and if anything was not clear to him he kept up investigating it until it was, and in his very first job he struck the trail of a piece of crookedness that had not been suspected in the affairs of this big company. He called the attention of the manager to this trail and they followed it up until it was shown that one man, thus far unsuspected, had been the cause of the wreck of this great corporation. The result of the investigation gave that man free board and lodging at the expense of the state of New York for a term of several years at the state boarding house, beautifully situated on the banks of the Hudson at Sing Sing.

It gave Henry a good boost in salary, though he did not get the credit, of course the boss took the credit, but Henry got some money and he made a success. He was drawing thirty dollars a week inside of a year and was one of the most reliable of the employes of the big Audit and Accountant's Association.

And then I lost sight of Henry, but several years later I received, from San Francisco, a photograph of a young man, very dark and swarthy of complexion, with a fierce black mustache. He was dressed in light grey, which made him look strange to me, and there was a good looking young woman in the picture, with hair light and fluffy, (these dark fellows from the Spanish provinces always go wild over blondes) and there was a young Miss of, I should say, three or four years with a large Teddy bear tightly clasped in her arms, not so dark as the man in the picture and not so light as the lady in the picture, and on the back was written in Spanish, "To my very dear friend and teacher" and the name was signed, "Henry del Mora."

I afterwards learned that Henry was in business for himself in San Francisco, acting as an accountant and translator in the South American and Spanish trade. There is a large business done with South American republics and with Mexico which makes San Francisco its central point. There is much of accountancy and much of translation of commercial papers to be done and the business is profitable. From the picture I have no doubt that Henry is happily married in the city of the Golden Gate. You would not have pictured him this way that day we picked him up on the streets of New York. But You Never Can Tell.

SPECIMENS.

Some ornamental signatures recently received from J. G. Seward, Kansas City, Mo., show that he possesses considerable skill in the line of ornamental penmanship.

When it comes to enthusiastic, result-getting teaching in penmanship there are few schools in the country that can excel the pioneer Eastman College, Poughkeepsie, N. Y. V. M. Rubert, penman and accountant in that institution, recently sent us twenty-one subscriptions to the Professional edition and nine to the Students' edition. He states that enthusiasm runs so high there that two of his students recently fought a pistol duel over penmanship. If they could shoot as well as they can write this would have been a very dangerous pastime, but as it was, nobody was hurt.

[Mr. Cragin's stories are as true as any story is true. He has the rare faculty of picking out and weaving into form the threads of comedy and tragedy that run through the web of human life. Cragin is being widely read, which, after all, is the true test of the story writer. In all the stories thus far printed the moral is plain: The bright student needs to be careful; the dull one diligent. Editor.]

Simply to show the nerve of the Editor to attempt to combine poetry and penmanship at one sitting.

Lesson No. 4 in Business Writing

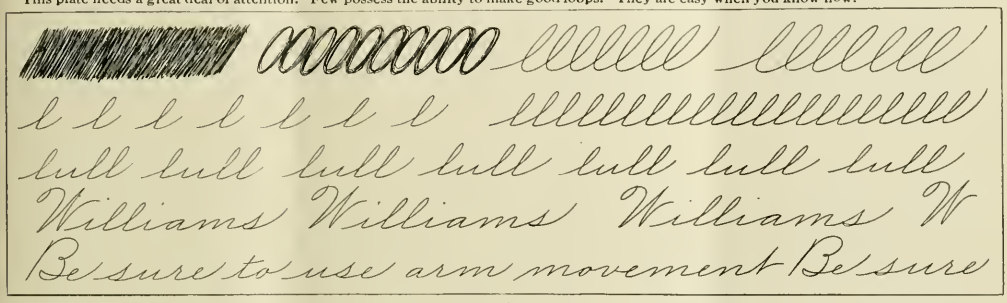
H. L. DARNER,

FALLS CITY BUSINESS COLLEGE, FALLS CITY, NEBRASKA.

Subscribers' writing criticised free. Send Specimens to Mr. Darner at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

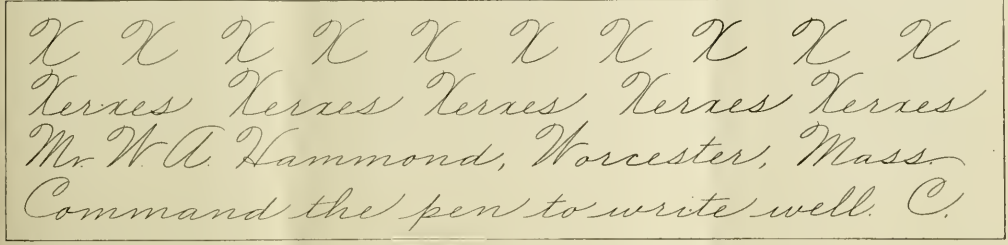
33

This plate needs a great deal of attention. Few possess the ability to make good loops. They are easy when you know how.



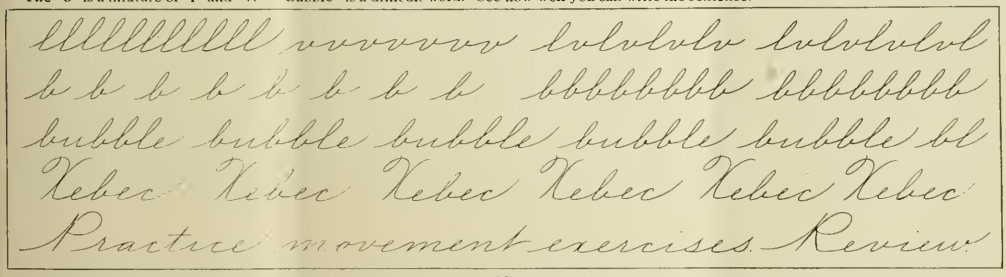
34

Another stem letter. Make second stroke quickly. See how well you can write the sentence. Be sure the hand glides on the little finger and not on the the side of the palm.



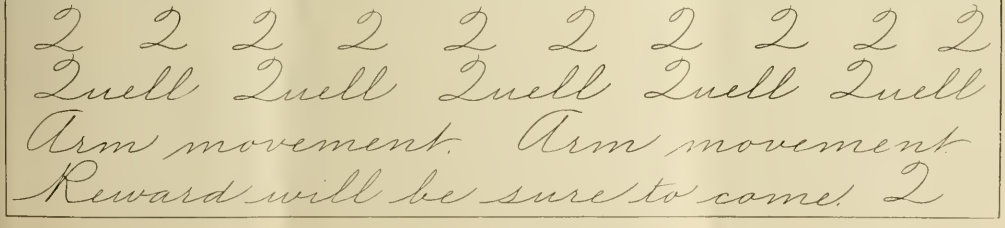
35

The "b" is a mixture of "l" and "v." "Bubble" is a difficult word. See how well you can write the sentence.



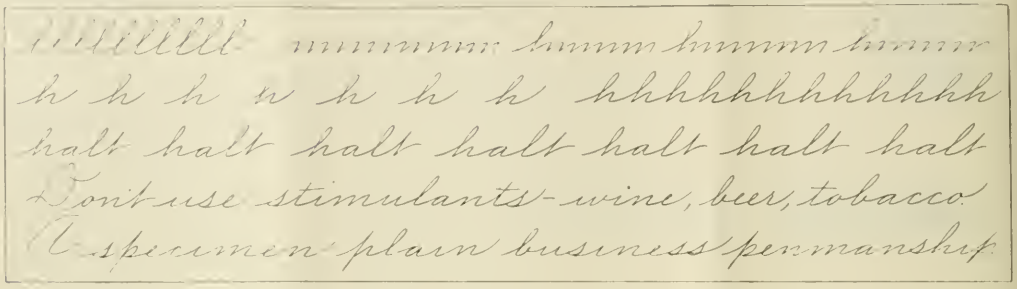
36

Down stroke of "Q" is curved more than the stem of "H." Small loop should be nearly horizontal. Use a graceful movement if you want a graceful letter.



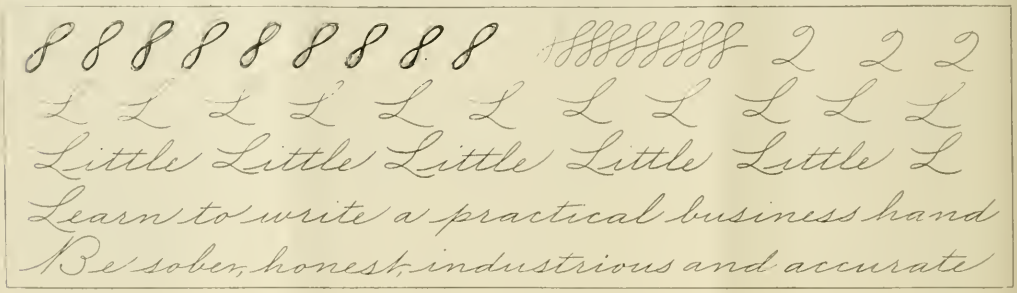
37

You'll have no trouble with the "h." Study the first sentence. If I have some particular work to do, I don't drink coffee. Most of our fine penmen taboo tea and coffee.



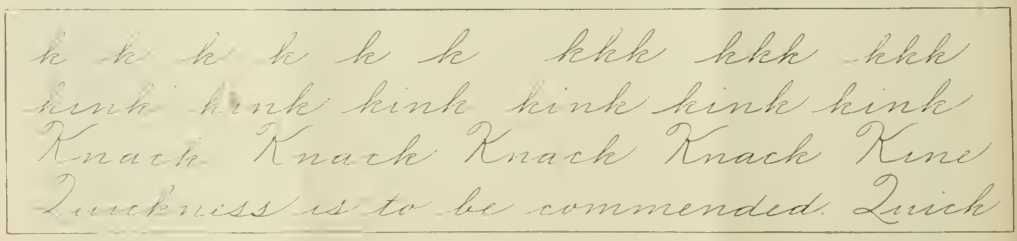
38

Keep upper loop long and narrow. Small loop is similar to the loop in "Q." Be sure you have a good position of the hand and pen.



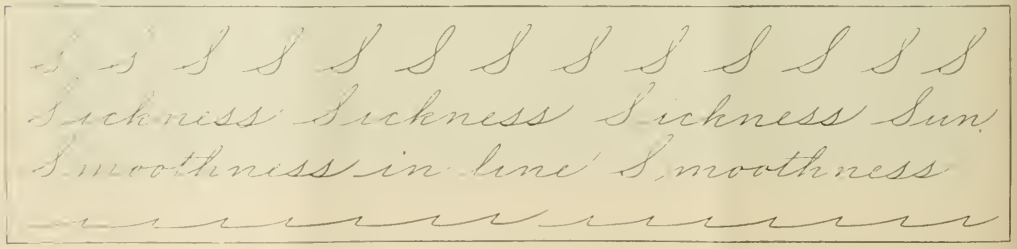
39

Second part of "k" is a peculiar form; small loop should be nearly horizontal and the down stroke straight and parallel to the first stroke.



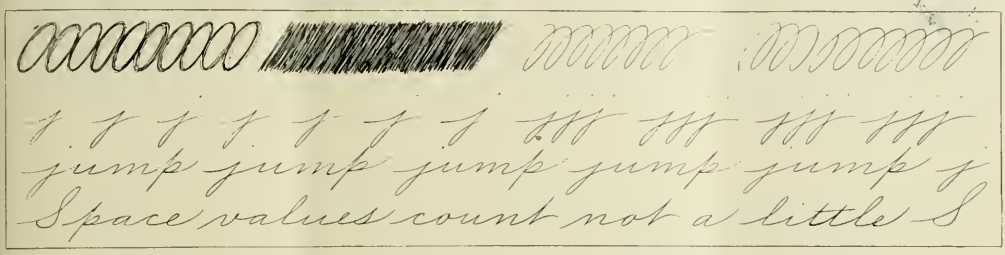
40

Upper loop in "S" is the same as in "L." Put a slight pressure on the pen just as you finish the letter. Don't forget to use arm movement.



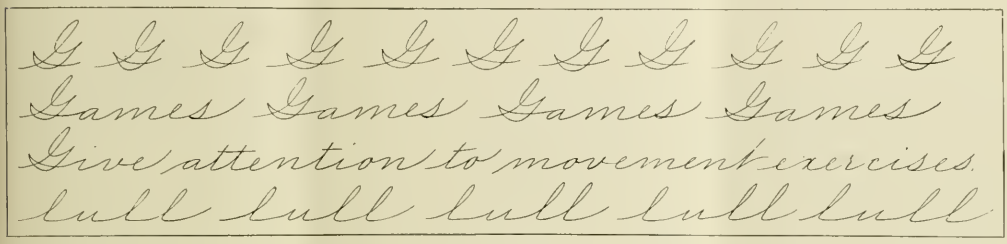
41

We now start the lower loops. Make them freely and rapidly. Use lots of arm movement. Remember that a healthy position of the body is worth while.



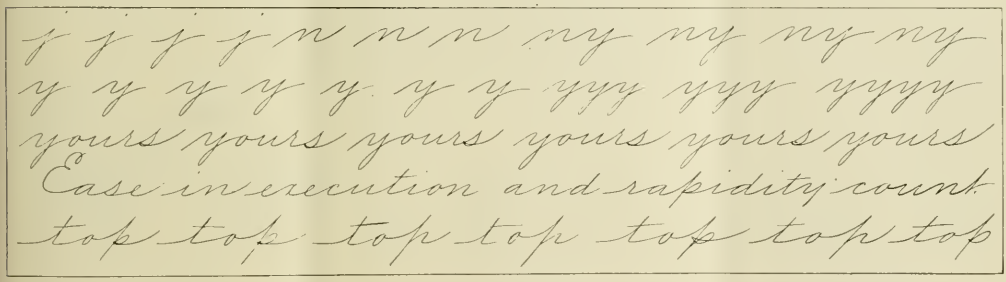
42

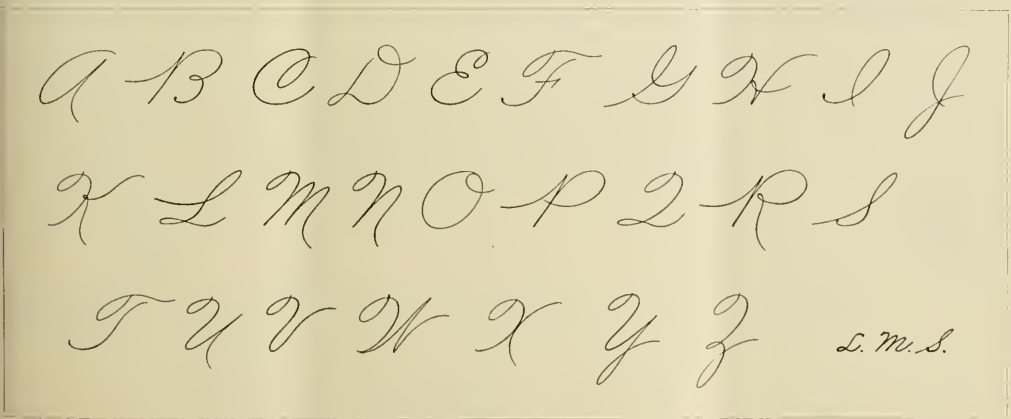
Capital "G" is one of our most beautiful letters. Curve up stroke a great deal. Don't forget to review.



43

The "y" is a combination of the last part of "h," and "j." Watch "r" and "s" in "yours."





By Miss Lois M. Stewart, Fremont, Nebr., Business College.

Lesson No. 10 in Business Writing

S. E. LESLIE,

PENMAN, ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

Subscribers' writing criticised free. Send Specimens to Mr. Leslie at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

This letter is given as a copy for page writing. It should be written many times and compared carefully with the copy. For those who wish to compete for the certificate which was promised to the person who made the greatest improvement, I would say send me one copy of this letter written in your very best style. The announcement of the winner will be made in an early number of THE BUSINESS EDUCATOR.

Rochester N.Y. Dec. 1 1909.

Dear Pupils Everywhere.

In closing this series of lessons, I desire to thank you for the interest you have taken in the course. By your expressions of appreciation, I have been encouraged to do my best work. I know that those who have followed the course from beginning to end, have improved their writing greatly, and I have been pleased to note this improvement from month to month.

Now as I close this course, I want to urge you to continue your practice. Gaining a good handwriting is a growth, sometimes slow, but always sure, if patient, persistent effort is made.

With best wishes to all, I am

Yours most sincerely,

S. E. Leslie.

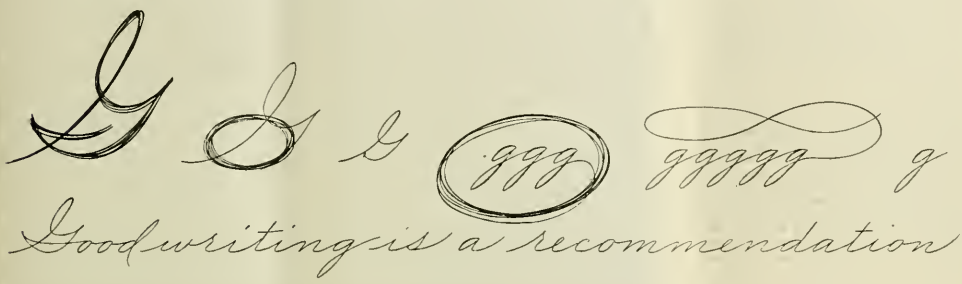
Supplementary Penmanship Practice

FRED BERKMAN,

Penman Blair Business College, Spokane, Wn.

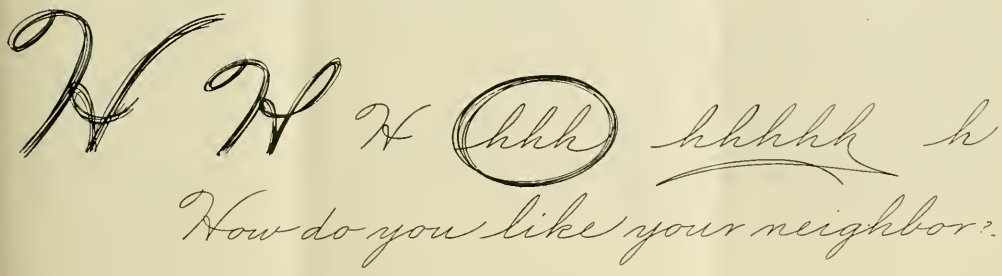
G

1. Make this letter as large as you can with the arm-down movement.
2. Note where lines cross—half the height of the letter. Easy strokes.
3. The last "down stroke" should be parallel with the first "up stroke."
4. Make letters pointed in upper right-hand corner—last stroke cross on line.
5. Refer to A 4. About finger action. Cheer up! Think of your neighbor.
6. A good "g" should contain a good "a", (greater part of it) "i" and "j."



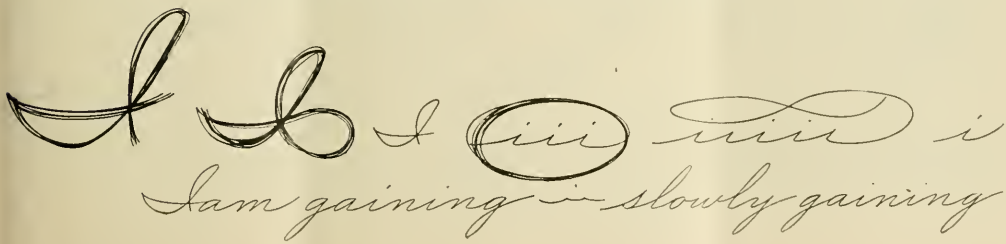
H

1. Note the distance between the first loop and second part of letter.
2. Make each part of letter by the count of ten. Second part, start at top.
3. Bottom half of letter—keep lines parallel. See styles in old copy books.
4. If your letters are pointed at top, use slight finger action. Assist.
5. Do not change your position or movement, in making the last part.
6. First part of letter is made like "l;" second part like finish of "m" or "n."



I

1. Up, down, swing—for the letter. Count as you practice. Goes easier.
2. This is a very difficult exercise, at first—especially the swing-around.
3. Try to have all lines cross at the same place. Looks better.
4. Curve up strokes and make down strokes straight. Spacing is important.
5. Make letter pointed at the top, then straigh down, almost to the line.
6. This is a very important letter. Practice itt until you can make it easily.



SPECIMENS

Some of the best penmanship practice received during the past month, if not the best, is hereby acknowledged from Stanley O. Smith, penman in the Scranton, Pa., Business College, H. D. Buck, proprietor. This work clearly indicates that the reputation of the school is being maintained for excellence in penmanship if we may judge by results, and results are what count nowadays. The practice was done in ink a trifle too blue for reproduction or some of it would have appeared instead of, or in connection with, this notice.

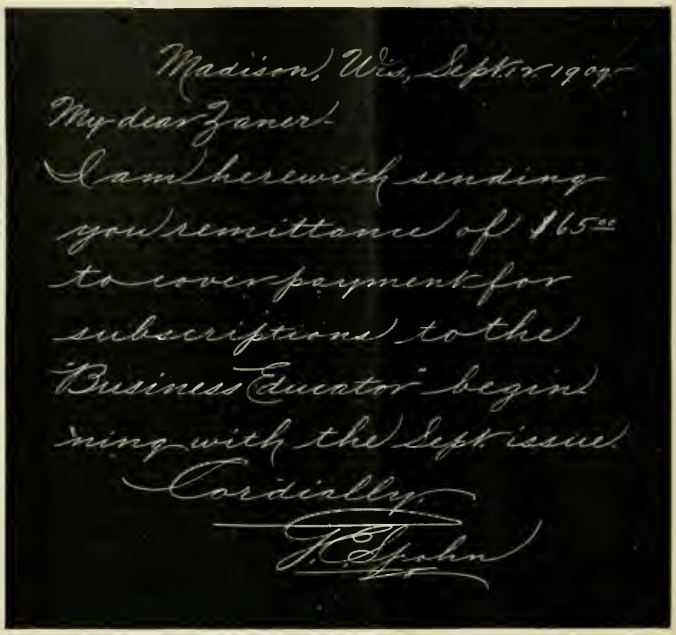
A bundle of 123 specimens has been received from Mr. A. B. Curtis, commercial teacher in the Minneapolis, Minn., Business College. These were not picked specimens but they show that penmanship is being taught in a way that makes the majority of the students good practical business writers, and we shall be greatly mistaken if a large number of certificates do not find their way into the Minneapolis Business College the coming year.

No better students' work has been received at this office this year from any source than that recently received from A. E. Cole, principal of the commercial department of the high school, Tarentum, Pa. The pages are uncommonly uniform, accurate, graceful and practical. Every specimen submitted indicates that the one who wrote it will ere long be entitled to a certificate of proficiency. No names were given with the specimens or some of the work would have been reproduced. Cole need not take a back seat for any man when it comes to teaching practical writing.

Flora L. Adair, supervisor of writing and drawing at Martin's Ferry, O., is one of the best lady penmen in America, as shown by a letter recently received from her. It is uncommonly neat, free, fairly accurate and practical.

A letter written in fine business style and some well written calling cards have been received from the well-known penman, E. H. McGhee, of the Steward & Large Business Institute, Trenton, N. J.

Specimens of business writing from a number of students in the Manistee, Michigan, Business College, W. H. Martindill, principal, have been received, which show about as great improvement as any we have ever noticed for one month's practice. It would be a difficult matter for us to exaggerate as to how fine they really are, considering the length of time these pupils have been working on penmanship. These pupils all work from the Zaner Method Compendium, and it looks now as though all those whose work we have received will soon be able to win a certificate of proficiency.


Madison, Wis., Sept. 1, 1909.

My dear Zaner:

I am herewith sending you remittance of $1.65 to cover payment for subscriptions to the Business Educator beginning with the Sept. issue.

Cordially,

G. E. Spohn

A good strong business hand from G. E. Spohn, President C. C. C. C., Madison, Wis.

Some of the finest penmanship practice recently received at this office is from Cambria Business College, Johnstown, Pa., E. G. Jones, proprietor. The work is unusually systematic, neat and practical, and is sure to lead to a high order of business writing, because the students have been practicing penmanship under scientific instruction but two months.

A specimen recently received from E. E. Long, penman in the Ohio Northern University, Ada, Ohio, being the work of one of his students, shows that success in penmanship is not confined to natives of the occident. This specimen is a very excellent one and was written by Mr. Paul Chee, a native of China.

An excellent specimen of business writing is the letter received recently from Mr. E. L. Grady, penman in the Idaho Industrial Institute, located at Weiser, Idaho.

Some very gracefully written calling cards have been received from Mr. S. C. Bedinger, penman in the Globe Business College, St. Paul, Minn., enclosed in a letter renewing his subscription to THE BUSINESS EDUCATOR for the coming year.

R. W. Long, the Indian penman, Ft. Jones, Calif., sends in some specimens which show unusual talent in the line of business writing, ornamental writing and roundhand.

Mr. E. R. Saunders,

Chattanooga,

2214 S. Linwood Ave., Tennessee.

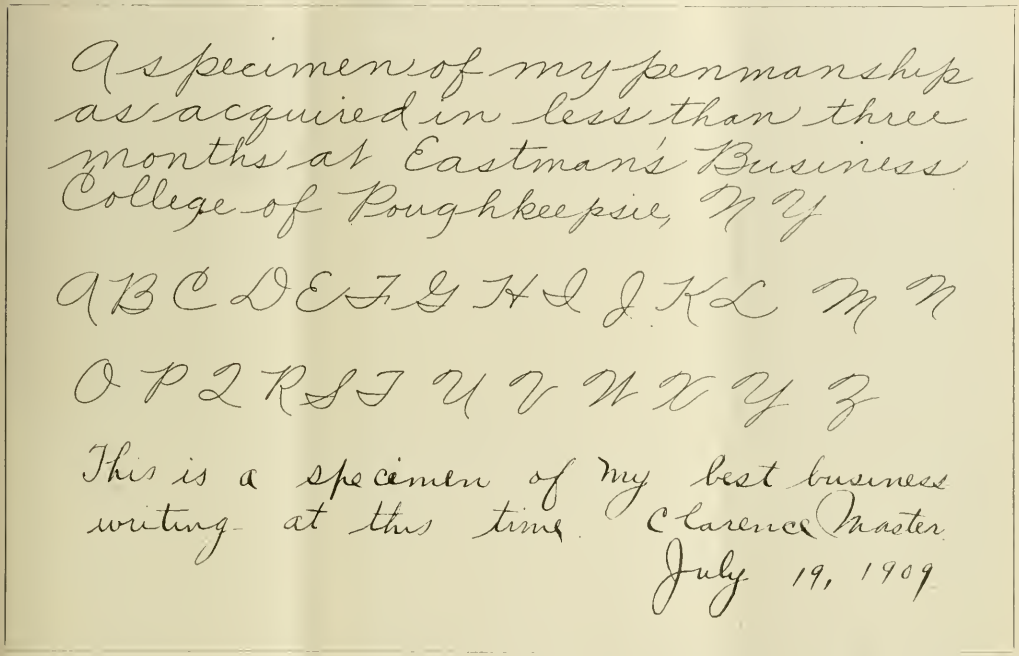
By A. M. Wonnell, Instructor in the Zanerian, Columbus, O.

"What Others Have Done You Can Do Also."

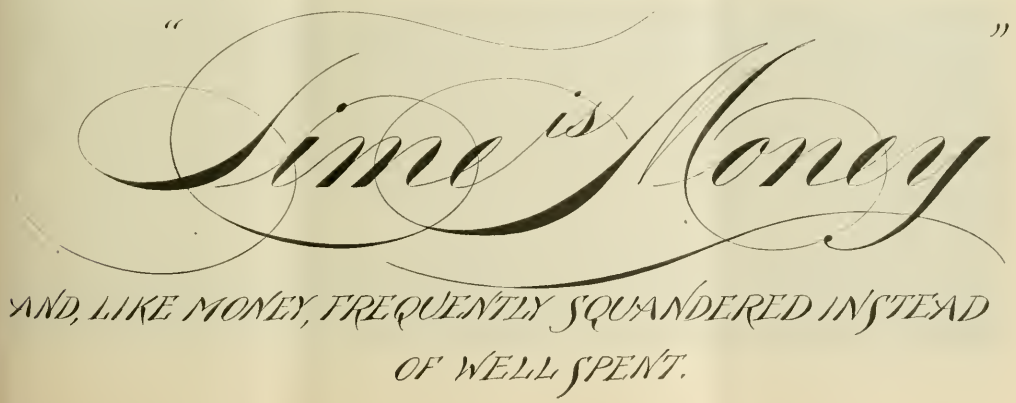
STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.



The above is one of many specimens showing three months' improvement received from Mr. V. M. Rubert, penman in Eastman College, Poughkeepsie, N. Y. The improvement in all is about the same as shown herewith. Some made even more improvement, but the ink used would not engrave. Some speed specimens were sent showing a two-minute contest. The pupils wrote a splendid, legible business hand at the rate of from twenty-five to thirty words a minute maintaining it for two consecutive minutes. The writing was not only legible, but it was what would be termed good business writing. A number of other specimens were sent, all demonstrating the fact that Mr. Rubert is securing results in harmony with the reputation of historic Eastman.



EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

THE MORALITY OF GOOD WRITING.

Too many persons still consider good writing a sort of trick, knack or talent. As a rule they are persons who write poorly and try to appear wise.

Now the facts are that good writing requires concentration of attention and continuity of effort to acquire, both of which qualities make for back-bones rather than rubber-necks.

No other universal art requires as fine quality of motor impulses as that of guiding the pen in good penmanship. And it is this *quality* of nerve control which makes for character.

More than once have I seen pupils of indifferent quality take on firmness by degrees as they encountered the difficulties of learning to master a good hand, for, after all, you are but mastering self when you are mastering a good hand. And it is mastery of self that is the very essence of success.

Many a pupil has found it necessary to abstain from tobacco, strong drink, tea or coffee, late hours, intemperate eating, etc., to reduce the nervous kinks to the minimum and to increase the quality of line and form to the maximum. And as a rule they do so with little or no preaching.

No other art requires greater care, more patience and perseverance, and finer quality of effort than writing; it is therefore educative in tendency in that it makes for firmer fiber, greater perseverance, and painstaking care.

There is therefore more morality in skillful writing than is very generally supposed.

The next fellow who intimates that writing is a mere knack or trick, needs to be reminded that poor writing is an evidence of inefficiency and side-stepping rather than of brains.

Moreover, the one who has acquired a good hand is in possession of such self command as to acquire other arts with comparative ease. Skill is catching and co-operative. It is therefore worth while in writing as well as in other things.

LESLIE'S LESSONS

Mr. Leslie's lessons, which come to an end in this number, have proved to be among the very best ever printed in a penman's paper. They have been of a high order of execution and at the same time very practical. Many have acquired a good hand by practicing from them. And many there are, too, who will be glad to learn that Mr. Leslie is now at work upon another series, even finer, he says, for THE BUSINESS EDUCATOR. Just when they will be started the publishers have not decided, but in due time they will appear. In the meantime you have something fine to look back to and something a trifle finer to look forward to. In other words, the B. E. gets you "coming and going". And now we want to express our thanks and appreciation for his admirable course, with no delay or hitch anywhere along the line.

Position.

A French commission formed for the purpose of making comparative studies of the vertical and inclined styles of handwriting, with regard to the health of school children, has unanimously reported in favor of the inclined style, which is asserted to be far simpler and less fatiguing than the vertical style, and less likely to cause spinal curvature and other evil results. In writing by the vertical system, the right arm is held in an unnatural position, which makes it impossible for the child to maintain a normal and hygienic posture. Vertical writing is performed very slowly and laboriously and may seriously injure children who are predisposed to spinal curvature and other deformities or to writer's cramp. The oculist of the commission denies that vertical writing presents any advantage over inclined writing with respect to the prevention of short-sightedness.—Scientific American.

PARTIAL CONTENTS

For the Professional Edition of the Business Educator for December, 1909.

ENGLISH, S. Rowland Hall, International Correspondence Schools, Scranton, Pa.

ACCOUNTANCY, C. C. Jones, Teacher, Accountant and Auditor, Dunkirk, N.-Y.

ADVERTISING, J. W. D. Grant, Advertising Specialist and Author, Rutherford, N. J.

ARITHMETIC, C. E. Birch, Atchison Co. High School, Effingham, Kans.

LAW, Laura C. Niswander, Central Normal College, Danville, Ind.

THE TEACHER, Melvin W. Cassmore, Seattle, Wn., Commercial School.

FEDERATION ANNOUNCEMENTS.

ASSOCIATION REPORTS.

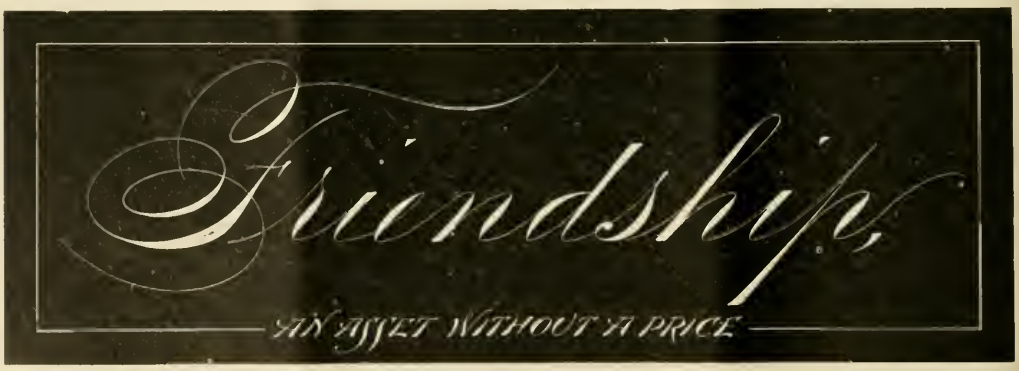
NEWS NOTES AND NOTICES.

INTERESTING NEWS ITEMS.

CATALOGS AND CIRCULARS.

SCHOOL AND PROFESSIONAL.

ETC., ETC.



Good penmanship, like true friendship, is an asset no money can buy, but it must be won by sincerity of effort just as friendship is won by constancy of affection and esteem.

EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

AN INVENTORY.

We are nearing the end of another year, as concerns the marking of time. May it end with each and all better than it began. If not better in wealth then better in health, and if not better in health then better in spirit. But we wish for all more wealth, better health and sweeter spirit.

And it is not too late to take an inventory of our financial, physical and mental selves in order to close the year's account with Father Time with a balance to our credit.

First, are we better off financially than a year ago? If not, why not? Wherein could and should we have either earned or saved more? or both? And are we credited with any ill-gotten gain which is charged against honesty, character and humanity? If so, let us make the necessary balance so far as is within our power before another year begins.

Second, are we the gainers or losers in health? If the gainers, what forces in the way of habits have contributed to our improvement? Is it improved sleep, is it better diet, or is it due to judicious exercise? If we are the losers in health, let us seriously endeavor to find why? For health is worth more than wealth.

Third, are we richer in spirit? After all, this is the vital question. Or are we poorer? Let us hope not, but if so, let us discover wherein we have lost, and then firmly resolve to repair the losses without delay. For "it is never too late to mend."

Now that you have marshalled your facts and balanced your results, invest your surplus in a place that is reasonably safe and profitable. If there should be no surplus, but deficit, resolve to make it balance on the right side at the right time, and then keep it there by the grace of industry, frugality, temperance, health and character.

No need to bother about the inventory, if you intend to profit by it. So think twice before you begin, but having begun go through to the end and win.

So here's our sincere well wishes, not for the New Year, but for the best ending of the old. For, after all, it is the ending of the old which determines the beginning of the new.

THE HAPPY HOLIDAY TIME

Louisville begins to loom large upon the commercial pedagog's map. And well it might for never have plans been consummated with greater cordiality and consideration for the profession than by the commercial school proprietors, principals and teachers of Louisville and vicinity.

It is evident that we are to discover and partake of the genuine Southern hospitality in all of its fullness, warmth and freedom. So let us one and all prepare to do it full justice by accepting the invitation, and traveling thitherward with joy in our hearts and a hearty good cheer on our lips.

This is to be an old-time convention of commercial teachers rather than an advertising or business show. Teachers in attendance; teachers on the programs; teachers for toasts; teachers everywhere. And they're not all money and brains either. They are just as good-looking and just as sociable as any body of men and women you will find anywhere on the globe.

So what's the use of hugging the dollar, cheating the railroads and starving your own social centers. Thaw out, you stay-at-homes, and meet your superiors on the famous Mason and Dixon's Line, and have some of your narrow exclusiveness shamed out of you. For you can't be there and be selfish at the same time.

Come, let's rally 'round the covention table and hand out sunshine and sociability in harmony with the time, the place and the occasion. In the midst of shop talk we'll easily forget our daily routine of details and duties, and as easily smile our way into the good graces of our co-workers.

Oh, the lusciousness of it! I love my money, and I love my honey, but Oh! you 'Possum! ! ! And you "Sweet Taters," too! And you, Kentucky Belles! to look forward to and then at across the table, or possibly sidewise too at the table! Well, if these won't move you, you're more mummy than man.

And then there's the fleetfooted thoroughbreds! the handsome Colonels! the courteous Southerners! If these do not beckon you Belles of East, North and West, you are more woman than human and more foolish than feminine!

Come let us dine together! It's getting to be almost a lost art. So let us strive, one and all, to revive the art of loving all around the festive board. Let us have the true old Kentucky cheer without the beer, the women without the wine, the sunshine without the moonshine.

Save your dollars, pack your grip, invite your wife (or go on a hunt for one) and start for Louisville not later than Sunday or Monday right after Christmas. The good things start the evening of the 27th of December, 1909. Be on deck! Be on time! Be somebody!

If you want a complete program of the National Commercial Teachers' Federation Convention, Louisville, Ky., Dec. 27-30, address Enos Spencer, Chairman Executive Committee, Louisville, Ky., or J. C. Walker, General Secretary, Detroit, Mich.

ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

AUDITING A MUNICIPAL WATER, ELECTRIC LIGHT AND POWER DEPARTMENT.

The City of Dunkirk owns and operates its own Water and Electric Light Department. The water is pumped by means of a modern pumping plant, through large mains from a crib in Lake Erie, a mile out from the shore.

The control of this department is in the hands of a Board of Water Commissioners, elected by the people. They appoint a Superintendent who has entire charge of the outside employers, plant, mains, extensions etc., and they also employ an office force, the head of which is designated Assistant Secretary.

The water is practically all metered and a minimum rate is charged per quarter, collections beginning January, April, July and October 1, and continuing thirty days each quarter, after which a fee of ten per cent is added for another thirty days. Then, if rent is still unpaid the water is turned off and to have it again supplied, not only must the back rent and fees be paid, but also an extra "turn-on" charge.

Meters are rented to consumers at cost price. Accounts with customers are kept by means of a card system, filed by streets, the card giving the following information:

Application number, lease number, kind of meter, size, where set, owner, street and number, premises occupied as a ————.

The columns are headed as follows:

Date read, reading, feet, gallons, rate, amount paid, remarks.

It will be seen that this card gives all the necessary information, and using a rubber dating stamp for the date paid, each quarter alternating the color of the ink used on the stamp, makes it very easy to check up the payments.

The Electric Light Department furnishes all of the street lighting for the entire city, also commercial current for private lighting and power.

The requirements of a growing city have necessitated the expenditure of large sums of money to perfect the system. Bonds have been issued to install the plant and consequently the income is not sufficient to cover payments on bonds, interest, and the cost of street lighting, so a tax is levied annually to meet the deficiency.

BOOKS USED.

The water books kept include a water rent cash book, the card system mentioned above and a consumers' book, in which are kept the accounts of a few consumers whose properties are not metered. Here it may be stated that where meters are not installed the rates have been doubled. There are about 3,200 consumers.

The Electricity Consumers' Ledger is large enough for twelve months so that the names are written only once, (on the plan of a continuing trial balance) and the monthly entries showing balances due, meter reading, monthly consumption, rate, new charge, discount, cash payment, and new balance, following on the same line for a whole year. Discounts are allowed if bills are paid before the tenth of the month. This book has about fifty names to the page and about five hundred consumers.

Inspectors have a card for each consumer, making monthly readings of electric light meters and quarterly water readings. These readings are immediately entered on the water cards or the electricity book and bills rendered on postal cards. The total water receipts are entered daily and the electric collections monthly in the General Cash Book. Deposits are made daily with the Treasurer.

DISBURSEMENTS.

Disbursements are made only upon resolution of the Board at its regular meetings and then entered in a Voucher Register, a complete voucher system being in use. All regular employes are under the Civil Service. Warrants are signed by the President and Assistant Secretary. The fiscal year ends on February 28, and the books are immediately audited.

PLAN FOR THE AUDIT.

While the readers of this article will possibly never have a set of books of exactly this character to audit, nevertheless the plan which is here outlined will be of use in any line and if the points as mentioned are fully carried out, adjusting to meet conditions of the books to be audited, it will be a complete and thorough financial audit.

FIRST: Prove the cash balance with the Treasurer and Bank, taking into consideration outstanding checks; check receipts in the General Cash Book with receipts for deposits made with the Treasurer and by him to the bank.

WATER DEPARTMENT.

SECOND: Check and foot water collections on the customers' cards; the writer uses a special check mark and an electric adding machine for this purpose. (On a recent audit he used about 175 feet of adding tape.) All unpaid charges must be noted and proven.

THIRD: Check and foot water collections in the Customers' Cash Book, taking special note of all delinquent payments and extra fees. The card totals and Cash Book collections must agree.

FOURTH: Check daily collections with General Cash Book.

FIFTH: Check water meters bought and leased.

SIXTH: Check special and miscellaneous charges for water and water equipment.

DUNKIRK, N. Y., July 7, 1909.

Board of Water Commissioners,
City of Dunkirk.

Gentlemen:

Complying with your instructions I herewith submit my report of the complete audit of the financial transactions of the water department and the books of the assistant secretary for the year ending Feb. 28, 1909.

The water meter book and cards have been checked and the same are correct as appears below:

Roll for year	$10043 33	
Cards for year	24700 42	
Total rolls		$34743 75
Uncollected rolls March 1, 1908	354 30	
Fees and charges for 1908-09	235 62	
Misc. and building charges	64 77	654 69
Total		35398 44
Deduct unpaid March 1, 1909		107 25
Cash book shows water rents collected and actual cash received		35291 19

The Commercial Current Roll has been checked and the footings proven as follows:

Roll	10823 55	
Misc accounts	13 74	
Total		10837 29

The Water Meter leases have been checked and the footings are as follows:

Receipts from water meters leased	2340 25

The total receipts as shown by General Cash Book and checked and proven are as follows:

Water Rents—total as shown	$35291 19
Commercial Current—total as shown	10837 29
Water Meters leased—total as shown	2340 25
Sales of Merchandise	80 06
Meter Connections	60 00
Accounts paid by customers	529 90
Sale of old material	207 05
Water Meter repairs	52 42
Labor—water department	18 00
Labor—electric light department	4 35
Use of diving suits	30 00
Total receipts of secretary	49450 51
Deposited with Treasurer as shown by Treasurer's book and checked by items	49450 51

Statement showing entire financial transactions of Board of Water Commissioners for year ending February 28, 1909:

Cash on hand March 1, 1908		$6311 34
Receipts:—		
From Secretary—deposited with Treasurer as shown above	49450 51	
From Receiver of Taxes as shown by Treasurer's book	25034 30	
From Co. Treasurer for Board's share of bank tax 1908	755 23	
From interest bearing warrant	4516 20	
Total receipts all sources		79756 24
Total		86067 58
Disbursements:—		
Warrants drawn during year including bonds and interest ($9719 50)		83622 63
Cash balance March 1, 1909		2444 95
Add outstanding warrants		150 62
Balance in Treasurer's hands March 1, 1909		$ 2595 57

For the fourth successive year it is a pleasure to report to your Board that I find the books of the Assistant Secretary, Mr. Baumgartner, in excellent condition and correct in all details.

Respectfully submitted,
CHAS. C. JONES,
Public Accountant and Auditor.

THE ELECTRIC DEPARTMENT.

FIRST: Check and prove individual charges, discounts, cash receipts, and balances in the Electricity Consumers Book.

SECOND: Check and prove monthly footings, page by page.

THIRD: Check amounts forwarded.

FOURTH: Check all miscellaneous and special charges for electricity.

GENERAL.

FIRST: Check all miscellaneous items such as merchandise sales, fees, rentals of equipment, etc.

SECOND: Check receipts of tax levy. The tax is collected by the City Collector, paid over daily to the Treasurer and duplicate receipts made to the Assistant Secretary so it can be entered in his Cash Book. This audit does not include an examination of the tax rolls.

THIRD: Authenticate bondissues, interest bearing warrants, etc.

FOURTH: Check footings from General Cash Book to General Ledger authenticating the balances brought down from the previous report.

DISBURSEMENTS.

FIRST: Check all vouchers with the minutes of the meetings and with the Voucher Register.

SECOND: Check, foot, and prove Voucher Register footings and amounts forwarded.

THIRD: Check postings of footings and special items from the Voucher Register to the General Ledger.

Check and prove Trial Balance.

Check financial statement and annual report.

Following is the report of an audit made by the writer:

Col. Geo. Soule of Soule College, New Orleans, is to deliver a lecture before the National Commercial Teachers' Federation, Louisville, Ky. This alone is worth the price of the trip. You'll not have many opportunities to hear the greatest business educator of the South and one of the greatest our profession has ever owned.

METHODS OF TEACHING

RAPID CALCULATION

C. E. BIRCH,

Department of Commerce, Atchison County High School,

EFFINGHAM KANSAS.

NO. 2.

TEACHING ADDITION

The teacher must vary his methods to avoid monotony and to stimulate interest. Long horizontal problems, such as were shown in this department last month, should be continued for some time and frequently reviewed. It is possible to so arrange these as to review every possible combination of two figures most thoroughly and to teach the 165 possible combinations of three figures. Do not attempt to master addition before taking up another subject, but rather combine some addition with the teaching of other subjects. This and frequent reviews and supplementary lessons will enable the teacher to maintain better attention throughout the course. The difficulty of the problems should be gradually increased, but care should be taken to see that the student does not fall back to the one-figure-at-a-time method. However, if the student has had sufficient preliminary drill in grouping it is not likely that he will find difficulty in applying the principle.

METHODS OF PROOF

Outside of the use of an adding machine, there is probably no method of proving addition that is not more burdensome than the second addition of the problem, but there are legitimate uses for proof systems. The nine-proof or nine-check system will be illustrated first:

123	6	6			
646	16	7			
249	15	6			
464	14	5	24	6	
1482			15	6	

Add each row of figures horizontally; set down their sum to the right; if it consists of more than one figure, add these horizontally and set farther to the right; if but one figure, extend that figure to the extreme right-hand column. Inspection will now show that the sum of the right-hand figures is 24, which reduced to one figure is 6; add the sum, 1482, in like manner and 6 will be obtained again. The fact that these figures agree is proof of the correctness of the addition. Time may be saved by eliminating the middle column, which is given for illustrative purposes only. The most of the proof can be applied mentally with a little observation and practice.

This is called the nine-proof because it is equivalent to the old method of casting out the nines. Divide each number by 9 and it will be seen that the right hand number in the illustration agrees with the remainder after the division. As the "why" instinct is prevalent with the most of us and our students, whether "from Missouri" or not, a little explanation of why the addition of the digits gives us the remainder after dividing by nine, is here included.

Take the first number in our addition problem, 123. When we divide by 9 we obtain 6 as a remainder. We obtain the 6 in the illustration by adding the digits, 1, 2 and 3. Separate the number 123 into units, tens and hundreds, thus:

9)	3	Remainder 3
9)	20	" 2
9)	100	" 1

Divide each part by 9 and set down the three remainders. You see that these remainders are the same digits that we added to obtain 6 in the illustrative problem. It is thus plain that the digits in a number are the same as the remainders obtained by dividing its separate parts by 9 and consequently adding these digits or remainders gives us the remainder for the whole number.

A PRACTICAL APPLICATION.

A practical application of the nine-proof can be made in the class of problems given by the examining board of the civil service commission. These problems require both horizontal and vertical additions and are similar in form to the following:

42335	13345	17764	73444
29834	43375	22339	.....
21233	18764	98763	.....
31456	21133	98720	.....
Grand Total			.....

The examination problem usually consists of three such columns, twelve numbers in depth. The spaces at the right are for the totals of each row of numbers. The totals obtained by these horizontal additions must then be added vertically to obtain the Grand Total. Only one vertical addition is necessary. The accuracy of the results obtained can be very easily and quickly tested by the use of the nine-proof. The sum of the first line is 73444; its proof figure is 4, and the proof figure obtained by adding the digits in these three numbers is 4, thus: the sum of the digits is 58; add 5 and 8; add 3 and 1. Prove each line separately in this manner. To prove the Grand Total, compare the sum of the digits in the Grand Total with the sum of the proof figures of the different lines. They should, of course, agree.

THE ELEVEN-CHECK.

Another proof that is used by bookkeepers is known as the "eleven-check" or "check-eleven" method. Let us apply this proof to the same problem that we have used to illustrate the nine-proof.

123	4	- 2	=	2
646	12		4	= 8
249	11	- 4	=	7
464	8		6	= 2

11) 1482 19-11 = 8

134, remainder 8

From the sum of the "odd" integers, subtract the "even" integers; the remainder will equal the remainder that is obtained by dividing the number by 11. The sum of these remainders is 19; eliminate the 11's and the final remainder is 8; compare this with the remainder left after dividing the answer, 1482, by 11. As this is also 8, the work is correct. Instead of dividing 1482 by 11, we may subtract the sum of the even integers from the sum of the odd, thus: 6 - 9 = -3; 11-3 = 8. Or, we may "borrow" 11 and add the sum of the even digits, thus 6 plus 11 = 17; 17 - 9 = 8.

Now for the "why": Why does the difference between the odd and the even integers equal the remainder after a division by 11? Perhaps the following will aid in understanding this.

When we multiply by 11, the following is the usual process:

1342
11

1342
1342

14762

You will observe that we have placed two equal numbers in such a position relatively that the even digits of one are added to the odd digits of the other. Now, by adding the "evens" and the "odds" in 14762 we see that the sums are equal. Let us look farther:

	1	3	4	2		
1	3	4	2			

The integers that are combined in getting the sum of the "odds" are: 2, 3, 4, 1; The integers that are combined in getting the sum of the "evens" are: 2, 4, 3, 1. The digits are identical, which shows why the sums of the odd digits and the even digits are equal in any multiple of eleven. Should the sums not be equal, it indicates a number that is not a multiple of eleven. Whatever these sums lack of being equal is what the num-

(Continued on page 25.)

TALKS ON ENGLISH

S. ROLAND HALL,

Principal of the School of Advertising, International Correspondence Schools,

SCRANTON, PA.

NEWS ITEMS OF BUSINESS VALUE.

Every student of business English should have a little practice in writing items for publication. Early in my stenographic career I became correspondent for a weekly newspaper published not far from my village home, and I also had myself appointed local correspondent for the largest daily newspaper in my state, besides arranging with two daily newspapers in nearby large cities to furnish important items that I might secure. The writing practice that I enjoyed (together with the blue penciling that the editors of the large papers gave my copy) was of considerable educational value, and it brought a little pecuniary reward.

It may be of interest to some readers of THE BUSINESS EDUCATOR to know that many of the large daily papers, while getting most of their important news through the Associated Press or a similar news-gathering organization, like to have their own correspondents in all the small towns within fifty or a hundred miles of the office of publication, in order to pick up important state news that would not be secured by the larger news-gathering machinery. Ordinarily such papers pay a rate of from $2 to $5 a column for matter that is used; some pay more. As the character of the matter ranges all the way from the condition of crops to important cases in local courts, and necessitates some investigating and interviewing, the writing practice is excellent.

Not every one who takes up this sort of work expects to become a newspaper reporter or a magazine writer. Only a few will have the aptitude to make a success in these lines, but there is today considerable need for literary work of a business character, and the more practice a student has of the kind that I have mentioned, the more likely he is to develop ability to write circulars, good letters, items for local papers, trade papers, technical papers, house publications, etc.

The day of the "puff" is rapidly declining. In former years the average business man thought that the only thing worth publishing about his business was something that slopped over with praise of him and his methods. This kind of advertising never was of very great value, for the simple reason that the more intelligent class of readers recognized such items as thinly disguised advertisements, and those who have given a little attention to the psychology of advertising know that the impressions received in cases like this are very often of a distinctly unfavorable character.

The better class of editors are today declining to publish puffs. There is, however, a class of reading matter that has great value from an advertising point of view and that is not so objectionable to editors; indeed such matter is often sought by them. The trade and technical journals in particular are usually desirous of getting well-written and well illustrated descriptions of new devices, new machinery, new work that is being undertaken, etc., provided the matter is written in such a way as to be of genuine interest to readers. The value of such matter to manufacturers and other advertisers is often greater than the paid advertisements. The assistant editor of a technical journal some time ago told the writer that it is almost a weekly occurrence in their office to get an inquiry from a reader, asking where certain apparatus or machinery mentioned in an article or item could be purchased.

Here is where the literary training and advertising judgment of the office man comes into play. For example, there is not a printing journal in the country that would not have been glad to get from the makers of the Lanston Monotype shortly after the appearance of the duplex keyboard an article on the use of this keyboard, describing a system of operating, etc. There would be no objection, either, to stating just what the new machine would do, provided the matter was not written in a flamboyant style. Such an article would be read with genuine interest by many readers of the printing journals, and so far as effect is concerned would be even more effective than the article that contained considerable of puff matter.

Another example: In a national contest, two students that were studying under my direction secured prizes—the first and the fifth. I felt rather pleased, of course, and thought the incident worthy of publication, especially in view of the fact that there were twelve thousand contestants. If, however, I had written an account of the incident that threw bouquets at me and the "magnificent course of study," the advertising magazines would have rightfully refused to publish the item. The following is the style in which the matter was sent, and it is significant that neither of the editors to whom it was sent changed a word though both editors are supposed to be past-masters in the art of shutting out press-agent work:

Students Win in Peter's Milk Chocolate Contest.

In the recent advertising contest conducted by the advertisers of Peter's Milk Chocolate, E. D. Williams, Nutley, N. J., a student of the International Correspondence School of Advertising, won the first prize—$100, and H. M. Dodge, 161 Devonshire Street, Boston, Mass., another I. C. S. student, won the fifth prize. In sending Mr. Williams the check for $100, Lamont, Corliss & Co., the selling agents of Peter's Milk Chocolate, wrote:

"You showed a remarkable breadth of conception, a real advertising insight. Your keen analysis of the various points of excellence and the lucid, terse statement led the judges to appreciate at once the superiority of your answer. You will no doubt be interested to know that there were more than 12,000 contestants, and that the committee awarding the prizes was composed of the heads of two great publishing houses and an advertising expert. The judges were unanimous in awarding the first prize to you."

This item tells all that the public is interested in knowing; it tells that two of the prize winners were students and what the judges said of the effort of one of them. It was sufficient to make the barest mention of the fact that the two young men were our students. Those who read the item drew their own inference that the course the students took was a good one, but I should have spoiled the thing entirely had I attempted to make the direct statement.

There are many little incidents around business schools that could be used as practice material by students and that would give the school some valuable advertising. Suppose a gradnate is employed by the First National Bank. Prepare an item for the daily press in this style: "George Brown, formerly of Phoenix, who has been studying at the Blank School during the winter, has been employed at the First National Bank as discount clerk."

Suppose the Blank School gets an adding machine. A newsy item could be written about the importance of the adding machine as evidenced by the fact that business schools were now finding it necessary to have the machines for the purpose of training

(*Continued on page 25.*)

ADVERTISING

J. W. D. GRANT,

Rutherford, N. J., Box 96.

SUGGESTION IN ADVERTISING.

One of the greatest of advertising writers is NOT an advertising man.

He is the star editorial writer for the Hearst newspapers.

No matter what his salary — and it has been said Arthur Brisbane receives anywhere from $50,000 to $100,000 a year — he earns it.

The achievements of William Randolph Hearst would be unknown were it not for the forceful, virile pen of a Brisbane.

Every editorial is an advertisement of the Hearst brand of Democracy; and the subtle power back of each, is POSITIVE SUGGESTION.

Mr. Brisbane is a keen student of human nature. He does not say in his campaign editorials, "Vote for Hearst!" (a command) or "Please vote for Hearst." (an entreaty) but instead he takes you by the buttonhole and says, "As an intelligent, observant citizen YOU WILL VOTE for Mr. Hearst, because he secured 80-cent gas for you, etc. x x x x x x"

The taking-for-granted method of attack is one of the most effective that can be used. By it a suggestion may enter the under currents of the mind and unconsciously become strengthened by repetition until definite action results.

Haven't you known a salesman to carry a point that might otherwise have been disputed by adding quickly, "You knew that, didn't you?" or words to that effect, uttered in a matter-of-fact tone?

In nine cases out of ten the customer probably *didn't* know it, but he nodded sagely not wishing to display ignorance of a seemingly well known fact and thereby opened his mind to the suggestion.

The written word lacks the many shades of meaning that may be given to the spoken word by a well trained voice. For that reason it is much more difficult to employ suggestion in advertising than it is in salesmanship.

A reader will not allow a statement which he doubts to go unchallenged because the writer adds, "You knew that, didn't you?" He does not need to nod his head to save his self respect. His attitude is naturally skeptical unless you can turn his thoughts into the right channels by suggestive argument.

But suggestion doesn't always take THE FIRST TIME.

The "Doubting Thomas" can be turned into a customer if suggestions are repeated often enough and strongly enough.

"There's a Reason" is a phrase made famous by Postum advertising. Consider the subtle suggestion of that advertising. Thousands of people have been convinced that their bodily ills were due to coffee and have turned to Postum.

Probably many people have been injured by excessive coffee drinking as others have been by intemperance in other things. Yet they might never have known or admitted it had it not been for the persistent suggestion of the Postum ad.

Another advertiser along similar lines is the manufacturer of the "Robert Burns" cigar.

When reading your morning newspaper—possibly enjoying a strong Havana cigar—you are confronted with an ad. like this:

You wouldn't like

the pure essence of the vanilla. Same with Havana tobacco — pure, it's too strong. The only way to enjoy its delightful flavor is when it's "diluted" with mild domestic leaf as in

Robert Burns

Mild 10c Cigar

The copy varies from day to day and sometimes the manufacturer candidly states "You know smoking is harmful, but if you WILL do it, smoke a mild domestic cigar like the 'Robert Burns.' It will injure your nervous system LESS than a strong, all Havana cigar."

In school advertising and in the school catalog, the suggestion to be implanted in the minds of prospective pupils is betterment.

INCREASE YOUR EARNING CAPACITY.

FIT YOURSELF FOR A BETTER POSITION.

BECOME A $25-A-WEEK BOOKKEEPER.

LEARN COURT REPORTING, ETC. ETC. ETC. Should be some of the catch phrases used to suggest the idea of taking a course at a Business College.

An inexpensive method of advertising is to insert small classified ads. in the "Positions Wanted" Columns of the newspapers.

Some of the high grade correspondence schools have used such ads. togood advantage and in some of the large cities the Y. M. C. A.'s advertise their special commercial courses in this way. Evidently such advertising pays or it would not be continued.

NEWS NOTES AND NOTICES

Mr. F. P. Sullivan, the new supervisor of writing at Ashtabula, Ohio, although he took charge only in September of this year, is already securing splendid results, especially on the part of his eighth grade pupils. This, however, is not to be wondered at as he is an untiring, efficient and enthusiastic teacher.

Chas. F. Newton, formerly of Stratford, Ont., is now principal of the commercial department in the Steelton, Pa., high school.

It is now only two years since Mr. H. W. Herron entered the commercial department in the high schools of Portland, Ore. He now has five assistants in the Lincoln High School as follows: E. O. Allen, B. A. O'Mealy, Bertha Holdsworth, Margaret Pomeroy and Mrs. N. A. Howard. They have a four years' course. Since starting the work this fall, Mr. C. D. Lazenby has been employed to start the same kind of work in the New Jefferson High School.

E. A. Zartman, is now vice president and principal of the Omaha, Nebr., Commercial College.

E. R. Sanford of the dapartment of commerce, St. Joseph, Mo., High School, has been elected as head of the commercial department of the East Division High School, Milwaukee, Wis. Mr. C. U. Nichols, of Ellingham, Kans., High School, has been elected to fill the position made vacant by Mr. Sanford in St. Joseph.

G. B. Brink, formerly commercial teacher in Brown's Business College, Kansas City, Mo., now has charge of the commercial work in the Argentine High School, Kansas City, Kans.

A. H. Dixon, formerly instructor in the Butte, Mont., Business College, is back again with that institution and reports that their school is enjoying unusual prosperity.

S. Ed. McConnell, last year with the West Springfield, Mass., High School, is a new commercial teacher in Wakefield, Mass., High School.

A. E. Caskey, of Parkersburg, W. Va., but more recently with the Syracuse, N. Y., Commercial School, is this year in the Revere, Mass., High School.

John Alfred White, for a number of years salesman for the Gregg Publishing Company, of Chicago, is the new commercial teacher in St. John's College, Toledo, O.

The Valley City, N. Dak., High School has obtained Mr. Leroy Coultas as its commercial teacher this year.

Commercial Law

MRS. LAURA C. NISWANDER,

Central Normal College, Danville, Ind.

COMPETENT PARTIES.

When we have constructed an apparently binding contract, we must, before we can pass finally upon its validity look to the parties to it, and ask who made it, under what circumstances it was made and with what object. In other words we must know whether the parties were capable of contracting, whether their apparent consent was genuine, and whether their object was legal.

The general rule, aside from a few well defined cases, is that all persons may make contracts.

These exceptions are either to shield the individual himself from his own acts, or a protection to the government.

Certain classes are forbidden to make contracts because the law does not believe them to know what is for their own best interests. The exceptions arise from two reasons. Mental and legal disability. Under the mental disabilities are lunacy, idiocy, intoxication and profligacy.

Lunatics are persons who have lost their minds, and are therefore not able to understand the nature and effects of their acts. Between the idiot and lunatic so far as the mind is concerned, there is but very little difference. The lunatic has lost his mind. The idiot has never had a mind to lose. The lunatic may have lucid intervals, when (if it can be proven that a contract was made during one of these periods) his contracts will be as binding as if he were entirely sane. The question of insanity arises when one party to a contract seeks to avoid it.

The presumption of the law is that the natural thing or condition exists, so the insanity must be shown by the lunatic or his representative, and until this is done his contracts will be considered valid, but if he was insane at the time of making the contract he may avoid or affirm it. Hence his contracts are called voidable ones, but only at his option the other party is bound. This is true of both idiots and spendthrifts.

Like all persons not permitted by law to make contracts generally, a lunatic is permitted to make a bona-fide contract for necessities such as board, lodging, medical attention, clothing and schooling. He may not be compelled to pay the same price for the articles at which he contracted, but a reasonable price will be substituted.

When a person becomes so completely intoxicated as to render him incapable of acting intelligently, he is incapacitated from contracting. He may contract for necessaries, but if he has bought goods, other than necessaries, he must return them if he desires to repudiate the contract. When a person is found to be an habitual drunkard his property is cared for by a conservator the same as in the case of a lunatic.

When by due process of law, one is found to be a spendthrift, he may be deprived of the control of all his property, which will be placed in the hands of a conservator. This is done on the grounds that he may become a public charge. He is not presumed to be a spendthrift until so proven, hence his contracts up to that time are valid; after a conservator is appointed all his contracts are void.

When once the lunatic, idiot or drunkard is by a competent court, put under guardianship, then the legal ability to contract (except in certain cases for necessaries) is taken from him and vested in the guardian. After the appointment of a legal representative, all their contracts are void.

Those who are forbidden to make contracts because of legal disabilities, are infants, married women and alien enemies.

An infant at the common law, is a person under 21 years of age, whether male or female, but in some jurisdictions, by statute a woman becomes of age at 18 years, sometimes for all purposes or for particular purposes specified by statute.

Since the common law as a rule does not regard fractions of a day, an infant becomes of age on the beginning of the day before his or her 21st or 18th birthday.

The contracts of an infant, as a rule are simply voidable at his option. This rule is for his benefit, and confers a privilege rather than imposes a disability.

"In an early English case, the rule was stated to be that (1) where the court could pronounce the contract to be for the benefit of the infant, as for necessaries, it was valid. (2) Where the court could pronounce it to be to his prejudice, it was void, and (3) that in those cases where the benefit or prejudice was uncertain, the contract was voidable only."

This however cannot be said to be a true statement of the law of today. Many contracts are binding on an infant, whether they are for his benefit or not. Again the authorities are against making any distinctions between contracts of an infant as being void or voidable, and in favor of holding all contracts other than valid ones, with but very few exceptions as voidable. The law is simply for the protection of the infant, and the object is amply secured by not allowing the contracts to be enforced against him during his infancy, and allowing him to either affirm or reject when he has reached his majority.

Among the contracts which are for the benefit of the infant, and therefore binding, are contracts for necessaries. He is held liable to pay, not always the price asked, but a reasonable value. Under the rule of necessaries will be included those previously named as necessaries for the lunatic, etc. These things will not be those simply necessary to support life, but those things which tend to maintain him in the particular station in life in which he is. So things may be necessary for one person, which would not be necessary to another person in a different station in life.

When the contract of an infant is voidable, he may ratify it on attaining his majority, and thus assume the rights and obligations.

Some contracts are valid unless rescinded, other contracts are invalid unless they are ratified.

The general rule is that where an infant acquires interest in permanent property, or enters into a contract which involves continuous rights and duties, benefits and liabilities, and takes the benefits, he may become bound unless he expressly disaffirms the contract.

For instance, an infant lessee, continues to occupy premises after reaching his majority, he will become liable for arrears in rent that had accrued during his minority.

An infant who had some shares in a corporation assigned to him, and who had attained his majority some months before an order was issued for winding up the business of the corporation, was held, since he had made no disclaims of the shares, to be liable as a contributory.

(Continued)

Arithmetic—Continued from page 22.

ber lacks of being a multiple of eleven.

A practical application of the eleven-check is its use in verifying postings from auxiliary books to the ledger in bookkeeping. The journal, cash or sales book, from which the posting is done, is provided with a column for the check figure. After a number is posted, determine the check figure from the amount *recorded in the ledger*; enter this figure in the check column in the book of original entry. If the figures have been correctly transferred, the figures in the original entry will produce the same check figure. If desired, all the entries on a page of the original book may be added and the check figure of their sum compared with the check figure obtained by adding the check figure column of the same page.

The nine-proof or check could be used in the same manner to advantage were it not for the fact that the nine-proof will not detect errors in transposition of figures. For instance, $496.87 gives a check figure of 7 by this method; if in posting to the ledger the figures should be transposed as $469.87, $946.87 or $496.78, the proof figure would be the same in each instance, hence would be of no value in detecting one of the most frequent of posting errors.

Talks on English—Continued from page 23.

students, etc. Only a brief, incidental mention need be made of the fact that the Blank School has bought a machine. All the readers worth influencing will reason out that the purchase of the adding machine is proof of the Blank School's progressiveness and it is much more effective to let readers imagine that they came to this conclusion of their own accord rather than because of suggestions from you.

Louisville

'Possum

Plantation Songs

Holidays

Beautiful Women

Courtly Colonels

Hospitality on Tap.

THE TEACHER

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL

Seattle, Washington.

ENGLISH.

The Igorrote village at the Exposition last summer, numbering some sixty chocolate colored individuals and presumably an equal number of souls, was a striking example of what language is not. Conversation among this people is reduced to a degree in comparison with which the biblical "yes" and "nay" are the height of garrulity.

Primitive people have always a small and inefficient vocabulary with a corresponding lack of thought, and as for grammar, the fronded isle of Bontoc has not dreamed of the possibility.

Even so, words on all tongues are more plentiful than many philologists admit. An examination of the vocabularies of the American aborigines shows the Navahos possessing 10000 words; the Cree Indians 17000; the Blackfoot tribe 25000; the Micmacs as high as 30000. These numbers are given in certain Indian dictionaries. A comparison of these numbers with our vast collection of English words will show how far we have progressed. In fact the intelligence of a people may be judged by the words of their language. Thus when a savage tribe has forty synonyms for the word "Murder," we are forced to the conclusion that they have given much study to it. So in after years, when the student of American Government finds in our language many words synonymous with graft and dishonesty, he will form an accurate and quick judgment of the impurity of our politics.

Every word is the sign of an idea. It is indeed the leaven that germinates a thought. If our language is faulty, mean and common then do we approach the Igorrote condition. There has been a deal of exaltation of the "sturdy speech of our fathers," "the good old Saxon of a young and earnest hearted time." In the midst of this appealing sentiment we have forgotten that these simple-worded times were also times of hardship, cruelty and ignorance and that the poverty of the language is the surest proof of the mental and industrial poverty of the age.

As we grow in culture, our language takes on new beauties, new harmonies of syllable and accent. Not so very long ago, pronunciations we recognize now as uncouth were considered correct. The principles of euphony are still at work. An examination of old dictionaries finds some remarkable pronunciations. Our diphthong oi was at one time pronounced as long i; jine, bile, brile, pison, spile were correct. This still holds in the word "choir" although it has gone in "chorister". Such words as certain, servant, etc., were once spoken "sertin," "sarvint," "sarvice," this still holding in sergeant, Derby and a few others.

The same historical peculiarity is true in accent. Character was once accented on the second syllable; our words corollary, advertisement, inexplicable, illustrate and others which cause much confusion have at different times different pronunciations. Shakespeare accented the first syllable of detestable. At one time the elegant and proper pronunciation compelled the omission of the final "g" in such words as singing, swinging, clanging, it being held that the two g's were incongruous. Instances of this kind might be multiplied indefinitely. These may serve to show that many of our errors of speech are inherited and that no amount of rule and book precept will eradicate them.

The second thing to consider is the fact that the growing child repeats the history of the race, a principle I have before mentioned. He becomes in turn, cave-dweller, fire-worshipper and hunter. Whatever his ancestors have done he seeks to emulate. These activities occur in historical order. For this reason no child should learn to read or write until he is ten years old. Previous to this his instruction should be oral, even as the legends of the prehistoric man passed from mouth to mouth. Man has but recently become a reading and writing animal and still feels the strain of this adaptation. Indeed, although I cannot here take the space to discuss it the child can much more readily learn orally a foreign language than he can learn to read his own.

In the old age of a language, grammar arises. It follows that individuals will not show much interest in grammar until they have reached full maturity. Herbert Spencer confesses to taking up the study of grammar at sixty, which he thought a suitable age for that purpose.

The average adolescent cannot be interested in grammar; nor to tell the truth is the teacher especially ecstatic about it. It is a bore, a nuisance and a problem and everybody but the neurotic grammarian secretly admits it—the grammarian who

"Straight got by heart the book
to its last page;
Learned, we found him,
Yea, but we found him bald too, eyes
like lead,
Accents uncertain."

The student wishing to enter business is in just this condition; learned in formal grammar and weary of it, yet unable to speak one sentence easily and gracefully, halting and awkward before the niceties of speech, knowing vaguely many rules and lacking the words upon which to use them, his language sense wholly artificial.

The business school should encourage oral speech. Open meetings involving discussion are excellent yet there will be many who have been so educationally misused that they dare not say a word. Here is the time for letter writing. The business teacher will find it profitable to march through the perfunctory grammar recitations quite rapidly and place the time instead on correspondence.

Informal "table talks" are excellent in developing language confidence. Very often the student who cannot say anything from desk or recitation chair will speak well at a table.

Students may also find both profit and recreation in holding mock conversations, one student representing an employer and the other an applicant.

Get the student to talk, in a formal manner if possible, and while the results will not appear on the examination record, they will be evident in the speech and progress of the student.

Richard Blossom Farley, son of D. H. Farley, Trenton, N. J., with whom most of our readers are well acquainted, is forging to the front as an artist in oil. The Public Ledger, Philadelphia, Sunday morning, October 21st, contained illustrations of a number of his paintings, revealing fine talent and ability. He has spent considerable time abroad and is reckoned among the foremost young artists of Philadelphia.

Eastman College, Poughkeepsie, N. Y., recently celebrated its 50th anniversary, the principal speakers being Hon. Timothy L. Woodruff, Chancellor James R. Day, LL. D., Pres. C. C. Gaines, and others. 50,000 students have attended Eastman College since 1859, when it was founded. Many of them have become distinguished, many of them have made fortunes, and some have become very rich. Eastman College has certainly been a potent factor in promoting commercial education. For the first twenty-five years of its existence it was by all odds the most widely known and largely attended institution of its kind in the world, and it still retains a large portion of its original vitality and continues to draw patronage from almost every quarter of the globe.

Mr. J. A. Snyder, penman in the Ferris Institute, Big Rapids, Mich., surprises us now and then by sending some unusually graceful and artistic penmanship. Mr. Snyder is improving his product and not resting on his oars. As a consequence, his work is nearing the top in many important features. Moreover, he is a young man of good parts any way you want to take him, intellectually, morally, or otherwise.

The National Commercial Teachers Federation

FEDERATION MEETING.

All aboard for Looeyville!

That's where the N. C. T. F. meets beginning on the evening of December 27 and continuing through the 28th, 29th and 30th, closing with the Old Kentucky Dinner to be tendered the members of the Federation by the Louisville teachers on the evening of December 30th.

Excellent programs have been arranged for all sections, and the exchange of ideas cannot but be of incalculable benefit to those who attend. The programs covering so wide a scope—the whole field of business training—offer something of value to every teacher, whether in public or private commercial school.

No commercial teacher with a desire to rise in his profession and accomplish better results can afford to miss the mental feast that will be spread before him.

No school proprietor with a desire to see his institution grow in usefulness and public favor can afford to miss the opportunity of getting new ideas and inspiration that will enable him to improve his course of training and accomplish more satisfactory results.

No young teacher with an ambition to rise in the ranks can afford to miss the opportunity offered by the N. C. T. F. convention of meeting the principals and proprietors and thus opening the way for more advantageous connections the coming year.

And the Old Guard—God bless them—they are too generous and bighearted to deprive the younger generation of the beneficent influence and inspiration that their presence always lends. The sturdy old pioneers will be at the Louisville meeting for they learned long years ago the inestimable benefits to be derived from fraternal associations.

Considered from the purely mercenary standpoint of the advancement of personal interest, no school proprietor, no commercial teacher in public or private school can afford to miss the Louisville meeting.

But the mercernary view is the least to be considered. Everybody is going to have a good time—the Louisville teachers have promised to see to that, and what they promise they will do. The atmosphere is going to be charged with good cheer and everybody is going to be made happy. After three days of relaxation and mental inspiration, the members will return to their homes with a renewed energy that will make their work lighter and better the coming year.

If a hard season's labor has sapped your nervous energy, a few plantation melodies will do you good; if overwork has impaired your digestion, 'possum and sweet potatoes and other trimmin's will set you right.

Whatever view one may take of the case, there is but one conclusion to be reached. No school man or teacher can afford to miss this year's meeting of the National Commercial Teachers' Federation.

All aboard for Looeyville!

ENOS SPENCER,
Chairman Executive Committee.
Louisville, Ky.

MR. SCHOOLMAN.

Are you a member of the National Commercial Teachers' Federation?

If you knew the advantages that are open to the members of the Federation that are not open to you, you would come in today. The Federation has accomplished so much to help commercial schools in this country by raising the standard of commercial education and gaining financial advantages for its members which has resulted in benefit to you—even though you have not co operated—that we feel you should help.

Members of the Business Managers' Section of the Federation can purchase typewriters of any standard make at 25% discount—The Federation did it.

Through Federation, Education and Co-operation the average rate of tuition has been increased. For proof of this compare prices quoted in school catalogues fifteen years ago with those of today.

These and many other things have been accomplished and each one has helped you and every school man who is endeavoring to conduct an honest business.

WE WANT TO DO MORE.

The Federation can accomplish many more big results with your co-operation that it cannot do without you.

There are two good reasons why we should have your help and co-operation—one is the selfish motive of financial gain; and the other is your normal obligation to assist those who are working in your interest.

We believe yon will not do less than become a member of The Business Managers' Section. We hope you will do more, enlist all your teachers in this organization. The result will be added efficiency and enthusiasm in their work and greater respect for themselves and their calling, all of which will help you.

All members are furnished free of charge a verbatim report of all proceedings of each convention, thus bringing the convention to those who cannot attend its sessions.

Send registration fee to the secretary of the section, which you wish to join or to the undersigned and *do it today.*

J. C. WALKER, Gen. Sec.
123 Smith Ave. Detroit, Mich.

THAT OLD KENTUCKY DINNER

To the Members of the N. C. T. F.:

The commercial teachers of Louisville have a message for you. They want to remind you that you have an engagement with them on the evening of December 27, 1909, and that engagement lasts until 11:59 p. m., December 30, 1909. They will expect every member of the Federation to keep his engagement, to be on hand early and stay until the last "Goodby" is said.

The several executive committees have prepared programs that are sure to appeal to you professionally, but the local teachers are preparing a program that will appeal to you personally. The committees have prepared an intellectual feast designed to make you better teachers, but the Louisville teachers are preparing a feast of fun and frolic and other good things designed to make you better and happier men and women.

The Old Kentucky Dinner with which the meeting closes is going to be the biggest and best social affair in the history of the Federation. It will be worth the trip to hear the old time plantation melodies sung as they were in the days "befo' de wah." Some of the best after dinner speakers in the profession and out of it will illuminate the occasion. Whatever else you do, don't miss this final treat, the *piece de resistance* of the whole meeting. Should any member be so indiscreet as to leave without accepting of their hospitality on the evening of December 30, the Louisville teachers will regard it as a grievous offense and will hold such member personally responsible for his act.

Every member present will be duly commissioned "Colonel" and will be given documentary or other visible evidence to prove his title.

F. M. VAN ANTWERP.

PROGRAM.

National Shorthand Teachers' Association.

TUESDAY, DECEMBER 28, 1909, 2:00 P. M.

Invocation.

President's Address—W. D. M. Simmons, Nashville, Tenn.

Secretary's Report—F. E. Haymond, Evansville, Ind.

Appointment of Committees, New Business.

"Today's Conditions in Shorthand; Training Students to Meet Them"—Mrs. E. M. Platt, Platt's Commercial College, St. Joseph, Mo.

General Discussion.

"Common Sense Versus the Theoretical"—R. L. Davis, Oklahoma Shorthand School, Oklahoma City, Okla.

General Discussion.

"How to Interest and Instruct the Dull Student in Shorthand"—Mrs. L. T. Codington, Chicago Business College, Chicago, Ill.

General Discussion.

"A Practical Method of Teaching the Principles of Shorthand by Phonograph."—F. E. Granger, The Granger Business Schools, Aberdeen, S. D.

General Discussion.

WEDNESDAY, DECEMBER, 29, 1909, 9:00 A. M.

"Matter and Methods for Beginning Dictation"—M. M. Lain, LainBusiness College, Indianapolis, Ind.

General Discussion.

"Ways and Means of Providing Dictation in Class at that Rate of Speed which will Secure for Each Individual the Greatest Rapidity and Accuracy in Taking and Transcribing Notes"—James R. Lingle, Union Business College, Philadelphia, Pa.

General Discussion.

"Shorthand and its Affinity"—Miss Mary S. Honner, Waterloo Business College, Waterloo, Iowa.

General Discussion.

"How to Develop Business Intelligence and Common Sense with Dictation and Transcript Work"—Frank H. Arnold, Crawfordsville Business College, Crawfordsville, Ind.

General Discussion.

"Correlating Practical Training in Grammar and Punctuation with Dictation and Transcript work"—Round Table.

THURSDAY, DECEMBER 30, 1909, 1:30 P. M.

"Why Some Stenographers Fail to Get and Retain Positions"—Miss Alice M. Owen, Employment Dept., Smith Premier Typewriter Co., Kansas City, Mo.

"Some ways in Which the Shorthand Graduate may be Made More Efficient"—Miss Mae Lewis, Shelby Business College, Shelbyville, Ill.

General Discussion of the Two Papers.

"Earning While Learning in Model Office"—Arthur C. Minter, Draughon's Practical Business College, Atlanta, Ga.

General Discussion On Model Office Work.

"Should Touch Typewriting Exclusively be Taught in any Commercial School?"—Miss Mae Millikan, Millikan School of Business, Lexington, Ky.

"Touch Typewriting Correctly Taught, is Practical"—Geo. E. Dougherty, The Actual Business Training School, Topeka, Kansas.

General Discussion on the Two Papers.

Report of Typewriter Keyboard Committee—W. D. M. Simmons, Chairman.

Report of Other Committees. Election of Officers. Final Business. Adjournment.

CONDENSED PROGRAM

General Meetings of the Federation.

9:30 a. m. TUESDAY, DEC. 28, 1909

Invocation—Rev. Edmund Booth Patterson, Pastor Trinity M. E. Church, Louisville

Address of Welcome by Hon. W. O. Head, Mayor of Louisville

Greeting by Mr. F. C. Nunemacher, President of the Louisville Board of Trade

Response by Mr. A. D. Wilt, Dayton, Ohio, President Miami Commercial College

President's Address, General Secretary's Report, Treasurer's Report, General Executive Committee's Report, New and Unfinished Business

8:00 p. m.—

Mr. Allen R. Foote, Columbus, O., President International Tax Association and Commissioner Ohio State Board of Commerce

"The Value of Scientific and Accurate Accounting"

Mr. H. M. Rowe, Baltimore, Md., President Sadler-Rowe Company

"The Need of Improvements in the Business Course". Discussion

2:00 p. m.—WEDNESDAY, DEC. 29, 1909

Wm. Allen Dyer, Syracuse, N. Y., Vice-Pres. and General Manager Smith Premier Typewriter Co.

"American Business College and its Product in Many Countries"

Mr. R. A. Brubeck, New London, Conn., Principal New London Business College

"A Reconstructive Suggestion"

General Discussion of papers, Unfinished and New Business, Selection of Next Place of Meeting, Election of Federation Officers

8:00 p. m.—

Address by Col. Geo. Soule, President Soule Commercial College and Literary Institute, New Orleans, La. Discussion

9:00 a. m.—THURSDAY, DEC. 30, 1909

Mr. H. E. Read, Peoria, Ill., Brown's Business College "Teaching Salesmanship in Commercial Schools"

B. F. Williams, Des Moines, Iowa, President Capital City Commercial College

"Business Education of the Future". Discussion Unfinished Business and Closing

CONDENSED PROGRAM

Private Commercial School Managers' Section.

2 p. m.—TUESDAY, DEC. 28, 1909

President's Address Secretary-Treasurer's Report

"What Ethical Training Should we Give our Students?"—J. F. Fish, Chicago, Ill., Discussion

"Should our Bookkeeping Courses be Strengthened?"—Frank J. Williams, Knoxville, Tenn. Discussion General.

"The Typewriter"—J. C. McIntire, Pittsburgh, Pa. Discussion

9 a. m. WEDNESDAY, DEC. 29, 1909

"Are Solicitors Profitable to Business Schools?"—E. P. Heald, San Francisco, Calif. Discussion—H. M. Rowe, Baltimore, Md.

"The Time Clock System for Business Schools"—L. D. Atkinson, Madison, Wis. Discussion

"Some Things Business Schools Should do to Give Them a Better Standing in the Business Community"—Geo. P. Lord, Salem, Mass. Discussion—H. L. Andrews, Pittsburgh, Pa.

Subjects not announced—Robt. C. Spencer, Milwaukee, Wis., Col. Geo. Soule, New Orleans, La., and other pioneer business educators.

1:30 p. m.—THURSDAY, DEC. 30, 1909

"Should we Encourage Athletics and an Alumni Association in Business Schools?"—E. E. Merville, Cleveland, Ohio. Discussion—J. A. Wiley, Chattanooga, Tenn.

"How Young Should we Admit Students and what Education Should we Require?"—A. D. Wilt, Dayton, Ohio. Discussion—Unfinished Business—Election of Officers

CONDENSED PROGRAM

Business Teachers' Section.

2 p. m.—TUESDAY, DEC. 28, 1909

President's Address, Secretary's Report, Reports of Committees and New Business

"Sensible English Training"—Josephine Turck Baker, Evanston, Ill.

"Our Students—What Career?"—W. S. Ashby, Bowling Green, Ky.

"Modern Business Course, General Plan of the Work—J. W. Baker, Knoxville, Tenn.

"Suggestions for Class Work in Commercial Subjects"—A. F. Gates, Waterloo, Iowa

9 a. m.—WEDNESDAY, DEC. 29, 1909

Institute Day. General Discussion, led by E. E. Gaylord, Beverly, Mass.

1:30 p. m.—THURSDAY, DEC. 30, 1909

"Practical Business Training"—M. S. Cole, Marion, Ind.

"The Educative Problem and its Solution"—C. C. Marshall, Cedar Rapids, Iowa

"The Drift of Commercial Teaching as Concerns the Public and Private Schools"—C. P. Zaner, Columbus, Ohio

"Bookkeeping of the Future"—D. W. Springer, Ann Arbor, Michigan.

Election of Officers.

CONDENSED PROGRAM

High School Teachers' Section.

2 p. m.—TUESDAY, DEC. 28, 1909

President's Address

"Laboratory Methods in Commercial Geography",—E. G. Howe, Englewood High School, Chicago, Ill.

"College Entrance Credits in Commercial Subjects",—C. M. Copeland, School of Commerce of the University of Ohio, Athens, O.

Round Table, Report of the Committee on a Course of Study.

9 a. m.—WEDNESDAY, DEC. 29, 1909

"Dictation Material for Advanced Students", S. A. Moran, Ann Arbor High School, Ann Arbor, Mich.

"Material for the First Year of Bookkeeping and its Sequence", O. D. Frederick, M. E. Tuley High School, Chicago, Ill.

A Course in English for Commercial Pupils in the High School",—Discussion will be led by Harvey A. Samel, Wendell Phillips High School, Chicago, Ill.

1:30 p. m.—THURSDAY, DEC. 30, 1909

"A National University of Commerce",—S. R. Hoover, High School of Commerce, Cleveland, Ohio.

"Notes on the Consular Service of the United States",—Walter H. Leonard, New Trier Township High School, Kenilworth, Ill.

Election of Officers

THE NEW ENGLAND HIGH SCHOOL COMMERCIAL TEACHERS' ASSOCIATION.

F. E. LAKEY, BOSTON, MASS.

The Seventh Annual Convention of the above Association met by invitation of Principal Pitman in the State Normal School, Salem, Mass., October 23. The witches of yore were evidently changed into the most kindly of spirits for no convention has exceeded this one in cordiality of reception and in careful attention of every detail. The chief credit for the very successful day was due President T. T. Wilson, of Malden, who labored long and wisely.

After several excellent selections by the Normal School Glee Club and the address of welcome by the Mayor, the Honorable John F. Hurley, Head Master, Frank V. Thompson, High School of Commerce, Boston, said under the topic, "What the High School can furnish the Business World," described (1) What the high schools are doing and have done, (2) The possibilities of the general high school, and (3) The general high school. Under the second topic he said commercial courses suffered by reason of the unbalanced courses selected under the elective system. The present demand for efficiency will crowd out the elective system. The strength of the business college has its absence of the elective system, insistence on a few essentials, and production of a product that is marketable. Under the third head he said all commercial courses should be distinctive. Modern efficiency is a result of specialization. The High School of Commerce aims for efficiency, thoroughness and breadth. It aims to create the same ideal of business that West Point does toward the Army. It uses business houses as laboratories, 70 per cent. of the pupils worked last summer in business houses. The commercial museum in the school is very useful.

"How to Secure Accuracy in Shorthand," was discussed in an able and valuable manner by Henry J. Clark, Principal of Clark's School of Shorthand and Typewriting. He emphasized that it is the "World's Test" that counts and that the schools must come up to it. Accuracy must come before any fancy speed. Warn of pitfalls, secure clear outlines, make conditions real, as by having court reporting by two persons in different parts of the room. The teacher must have actual and wide experience. His enthusiasm is most valuable. Practice, practice, practice, and be accurate.

Mr. Winthrop Terrell, of Boston, in discussing the "Importance of Economics in Commercial Training" emphasized the fact that a commercial training is essentially economic. In the High School of Commerce the course in economics covered I year, no special training; II, Commercial Geography; III, Economic History; IV Economic Theory, Salesmanship, Transportation, etc.; V, Business Organization, Corporation, Finance, Labor Problems, etc. The German methods are not successful here. Theory *and* Practice must be united. Principal Pitman spoke at length and very favorably on economic conditions in high school teaching—one of the hopeful signs of the times.

After lunch and a vocal solo by Mr. F. W. Archibald, Mr. H. M. Batchelder, President of the Merchants' National Bank, Salem, told "What a Business Man Expects from a High School Graduate."

A discussion on the advisability of teaching touch typewriting in the high school showed a large majority showed by vote that they were teaching touch typewriting. The average time spent on typewriting was 200 hours. One experienced teacher thought business men did not require touch writing.

Dr. A. T. Swift, Providence, in discussing "What a Pupil should Know about Commercial Law," covered many topics. Law is especially necessary to boys. He cited concrete instances among former pupils showing the value of accurate knowledge. The ethical element is important, brotherly spirit and honesty are necessary if the country is to live. Quality, not quantity, is to be emphasized.

The paper by Mr. E. S. Colton, Brookline, was not presented owing to sickness.

Steps were taken to print the records, to issue notices of important publications, and to arrange for group meetings. The next conventinn meets at Newton, Mass. The following were elected:

President, G. W. Williams, New Bedford, Mass.; First V. Pres., E. A. Sammis, Stamford, Conn.; Second V. Pres., E. E. Blaisdell, Lynn, Mass.; Sec., W. O. Holden, Pawtucket, R. I.; Treas, J. C. Moody, New Britain, Conn.; Finance Committee—J. D. Houston, New Haven; W. J. Goggin, New Bedford; M. A. Conner, Medford.

Fifty new members were elected, the largest number since organization. The attendance was double the previous year and also the largest to date. The treasury is in excellent condition. The Association is deeply indebted to Principal Pitman, Director A. J. Meredith and his teachers for many courtesies and for useful and enjoyable session.

NEW YORK STATE COMMERCIAL TEACHERS

The annual Convention of the New York State Commercial Teachers' Association will be held at Columbia University, Teachers' College, in New York City, Tuesday afternoon, December 28th, and Wednesday afternoon, December 29th, in connection with the annual meeting of the New York State Teachers' Association.

Several prominent educators from outside the state will deliver addresses on subjects of vital interest to all commercial teachers. The following partial list of subjects and speakers will serve as an indication of what those who attend may expect:

The Problem of Left-handedness in Penmanship, by John F. Forbes, Ph. D., Rochester, N. Y.

English in the Business Course, Principal Henry H. Denham, Syracuse, N. Y.

Some Practical Suggestions for Teaching Commercial Geography, Cheesman A. Herrick, Ph. D., Philadelphia, Pa.

The Fundamental Principles of Arithmetic, Mr. G. H. Van Tuyl, New York City.

Penmanship Teaching Here and Abroad, Mr. H. G. Healy, Editor Penman's Art Journal, New York City.

There will be addresses on shorthand and typewriting and several other subjects in which all commercial teachers are interested.

The officers of the association are putting forth their best efforts to make this convention the best that has ever been held in this state, and they feel justfied in urging upon every commercial teacher to be present, and confidently expect that the attendance will justify the effort and expense which have been necessary in the preparation of the program.

It is expected that reduced rates on all railroads will be secured. An official program which will be mailed within a few days, will give full particulars.

Every commercial teacher in the state is not only urged to be present, but to come prepared to take an active part in the discussion which will follow each formal address.

F. G. NICHOLS.

On November 14th, Helen, age ten years, the youngest daugter of Mr. and Mrs. J. C. Walker, Detroit, Mich., died of Scarlet fever, after an illness of less than two days. We wish here to extend the sincerest sympathy of his many friends.

NEWS ITEMS.

C. E. Birch, who for some years past has had charge of the commercial work in Haskell Institute, Lawrence, Kans., is now at the head of the commercial department of the Atchison county High School, Effingham, Kans. Mr. Birch states that this is one of the leading high schools in the state and is splendidly equipped for commercial work.

Mr. Fred R. Baygrau has been selected as Lecturer of Stenography in the Teachers' College, Columbia University. Columbia is therefore the first college in the United States to recognize and install a regular course in Stenography.

The Norton County High School Quill, Norton, Kans., contains an excellent account by W. E. McClelland, Prin. of the Commercial Department of "A Trip to Niagara Falls" at the close of his attendance at the Zanerian last summer. Mr. McClelland is a progressive, wide-awake, practical young commercial teacher who is sure to win success.

E. T. Whitson, formerly of University, N. D., now has a very desirable position with the Seattle Business College, Seattle, Wash. We certainly wish him much success on the Pacific Coast. Mr. Whitson in connection with his other accomplishments, is a fine penman and a very successful teacher of this branch.

Mr. G. L. Caskey, who was formerly connected with the Modern School, Cleveland, O., now has charge of the shorthand and penmanship departments in the Central Y. M. C. A. of the same city. Mr. Caskey is especially strong as a teacher of penmanship and is quite expert with the pen. He is a brother of J. F. Caskey, the well known penman and teacher of Haverhill, Mass. The Y. M. C. A. pupils are to be congratulated that they have such a capable teacher, and we expect first class results.

C. A. Glover, Kansas City, Mo., writes: "I wish to express especial appreciation of Hausam, and Cassmore, but could not get along without THE BUSINESS EDUCATOR from front page cover to the back page advertisement."

Mr. Louis Casper, of Chicago, goes to Port Arthur Business College, Port Arthur, Texas, as head of the telegraphy department, to fill the vacancy caused by the resignation of C. C. Buzarde.

Mr. R. A. McNall, a graduate of the Western Ohio Normal, has charge of the Department of Commerce at Earlham Academy, Earlham, Iowa.

Miss E. Claire Wieand was selected as assistant to S. D. Van Benthuysen, of the School of Commerce, Dakota Wesleyan University, Mitchell, S. Dak.

Mr. J. E. Morris, of Hillsdale, Mich., is now with King's Business College, Raleigh, N. C.

Mr. R. W. Rumfelt of Maynard, Ark., is now Principal of the Woodward Business College, Woodward, Okla.

Miss Ida M. Lewis, of Kenosha, Wis., has been added to the faculty of Western Iowa College, Council Bluffs, Iowa.

Miss Anna L. Dodson has accepted a position as commercial teacher in the High School at Reidsville, N. C.

Mr. Herman Holsinger, of the Marion Normal College, Marion, Ind., has accepted a position with the Independence Business College, Independence, Kansas.

Miss Jennie Charlesworth, last year with the Blair Business College, Spokane, Wash., is a new teacher in the Lewiston, Idaho, High School.

Carl Lewis Altmaier succeeds Mr. Parke Schock in the commercial work at Drexel Institute.

Prof. Meyer Jacobstein, a graduate of Columbia University, goes to head the commercial work in the University of North Dakota.

C. D. Lazenby, of Seattle, Wash., has just been elected commercial teacher in the Jefferson High School, of Portland, Oregon.

SCHOOL AND PROFESSIONAL

Mr. F. S Wolf, penman in the Lincoln, Neb., Business College, reports a prosperous condition in their school, stating that everything is moving off nicely and that the attendance is better than it was last year.

Just at the present, prosperity seems to be smiling on the business school in all parts of the United States. A report just received from Mr. A. M. Reichard, of the Ottawa, Ohio, Business College, says that the enrollment this year is better than it has ever been in the history of the college.

From A. Seymour-Hosley, principal of the Maritzburg Business College, Pietermaritzburg, S. Africa, we learn that business education is making great strides in Natal. The Maritzburg Business College has more than trebled its enrollment this past year, while a similar institution in Durbin is full to overflowing. Mr. Hosley states that they have reason to expect much in the next few years.

Mr. L. A. Arnold, president of the Central Business College, Denver, Colo., and who also has branch schools at Greeley, Ft. Collins, and Montrose, Colo., as well as a branch at Cheyenne, Wyo., reports that his schools have begun very nicely this fall, and that he thinks their attendance will surpass that of any preceding year. This is certainly encouraging news.

Mr. O. E. Beach, proprietor of the Bradford, Pa., Business College, writes us as follows:—"It may be of interest to you to know that our enrollment this year is over 50 per cent. greater than last year at this time. Prospects were never brighter than they are at this time."

Mr. O. B. Eller, who for some time past has been principal of the Cripple Creek, Colo , Business College recently became an associate proprietor of this institution. Mr. Eller has had quite a good deal of experience in business college work and we doubt not that he will succeed as a proprietor.

Mr. E. A. Marshall, who for some time past has been connected with the Haverhill, Mass., Business College, recently purchased the Saskatoon, Sask., Business College from R. D. Campbell and took charge Nov. 15th. Mr. Marshall recently favored us with a good sized list of subscriptions for THE BUSINESS EDUCATOR and stated that it was quite likely the next list would come from his new location. This is a big jump and we hope it will prove a big success for Mr. Marshall in that great and growing country.

Mr J. F. Weiss, penman in the Kansas Wesleyan Business College, Salina, Kans., reports that their school is doing very well this year, and that they have a larger enrollment at this time than at any previous season.

G. W. Thom, the enterprising proprietor of the Dubois, Pa., College of Business, recently favored us with a drawing made from the architect's plans of his new school building, which he erected for the permanent home for the DuBois College of Business. Mr. Thom is indeed to be congratulated on the fact that he has succeeded in having erected a very desirable building, planned and arranged especially for his school. Very few business college proprietors own the buildings in which their schools are located, and Mr. Thom certainly deserves much credit for his success.

Miss Margaret Black, of Athens, Ohio, has been chosen as assistant commercial teacher in the Richmond, Ind., High School.

A. F. Day, of Concordia, Kan., is now in charge of the Actual Business Department of the Salt City Business College, Hutchinson, Kan.

Parke Schoch, for many years in charge of the commercial work of Drexel Institute, Philadelphia, is now principal of the commercial department of the William Penn High School for Girls, Philadelphia.

The Connellsville, Pa., High School has chosen Miss Lenora Carr, of Wooster, Ohio, as teacher of the commercial branches.

Miss Eva L. Hutches, of Chaplin, Ill., is the new commercial instructor in the Connersville, Ind., High School.

Miss Jessie Grier, of Lake Geneva, Wis., has been engaged to teach in Miss Brown's Private School of Stenography, Milwaukee, Wis.

Miss Maude E. Butters, of Westerly, R. I., is this year teaching in the Charlestown High School, Boston.

Miss Edith Everest, of Ann Arbor, Mich., has been selected as commercial teacher in the high school at Independence, Iowa.

W. E. Allen, formerly of Stevens Point, Wis., has recently purchased the Standard Commercial College, Spokane, Wash.

George E. Churchill, of Manhattan, Mont., is now engaged in Alma College, Alma, Mich.

C. D. Butterbaugh, recently principal of the Oil City, Pa., Business College, is now employed with the Mishawaka Rubber Regenerating Co., of South Bend, Ind.

F. B. Hudson, last year with the Spencerian Commercial School, Cleveland, Ohio, is now engaged with the Ohio Business College, of Cleveland.

E. R. Sanford, of the St. Joseph, Mo., High School, goes to his new work in the East High School, Milwaukee, November 1st.

L. R. Abbott, principal of the Abbott Business College, Billings, Mont., has recently sold his interest in that school to the Billings Polytechnic Institute, of Billings. The school will be known in the future as the Abbott Business College of the Polytechnic.

Wilbur J. La Roe is the new commercial teacher in the Westfield, N. J., High School, and Miss Mildred I. Wheeler is the new shorthand instructor.

CATALOGS CIRCULARS

Creditable school advertisements in the form of journals, circulars, etc., are hereby acknowledged from the following: The Salem, Mass., Commercial School; The School Herald, Brookville, Penn.; Lansing, Michigan, Business University; Cripple Creek, Colorado Business College; Oskaloosa, Iowa, College; School of Commerce, Accounting and Business Administration, Philadelphia, Pa.; Brazil, Ind., Business University; Whitmore Business College, St. Joseph, Mo.; School of Commerce, Cincinnati, Ohio; Spencerian Commercial School, Louisville, Ky.; Spencerian Chartier Publishing Co., New Orleans, La.

The Students' Art Magazine, Kalamazoo, Mich., G. H. Lockwood, editor, price 50 cents a year, comes to our desk regularly and always receives immediate attention because it is always filled full to overflowing with artistic specimens from young men and women qualifying as artists. We can recommend without question this magazine to those who have art inclinations, as well as the school over which its editor presides. The school, in fact we believe, is the leading one of its kind for young men and women of moderate means. You will know more of Mr. Lockwood, as we expect to present lessons in lettering from his pen from time to time, the first of which appeared in the October number.

A little four-page circular announcing a course of engrossing by mail is at hand from Mr. S. E. Leslie Rochester, New York, penman in the Rochester, New York, Business Institute. This is the same Mr. Leslie whose unsurpassed lessons in business writing have been appearing in our columns. It contains a number of illustrations of superb engrossing from his pen and brush, and is marvelously well planned and executed for one whose work has not appeared before the public. Mr. Leslie has worked patiently for the past few years perfecting his engrossing art until now he is easily recognized as one of our leading engrossers. Anyone wishing instructions by correspondence in this valuable and beautiful art will do well to write to him.

Mr. W. A. Thompson, Pontiac, Mich., recently issued a splendid catalog advertising his show card writers' supplies, books, etc. It is printed in colors and effectively illustrated.

One of the most modern and high grade catalogs of the year is from the Morse Business College, Hartford, Conn., E. H. Morse, principal. It is beautifully covered, finely printed in brown and black, with attractive headings, etc., together with school room scenes, showing an equipment equalled by few commercial schools in this country. The little pen and ink vignettes sprinkled through the pages are realistic as well as artistic. All in all it is an attractive, up-to-date, piece of advertising.

The Morse Journal, published in the interests of the Morse Business College, Hartford, Conn., is always above the average of its kind and gives one the impression of a school away above the average in quality. It is printed on the latest rich cream paper with a striking heading in two tones of brown, and printed throughout in brown and black.

The annual catalog of the Bellingham, Wash., Business College, Messrs. Long & Coulson, proprietors, indicates a prosperous and worthy school. It is covered in dark red and the inside is printed on dull finished paper with green ink.

Williams' Business College, Oshkosh, Wis., M. Towery, pres., issues a catalog which compares favorably with the average received at this office. It is well printed and attractively illustrated. It is covered in marble-like paper and embossed with gilt script, making it an attractive piece of advertising literature.

Steward & Large Business Institute, Trenton, N. J., publishes a straightforward catalog in the interest of their business institute. The quality of paper is excellent and the printing fine. A few illustrations are found in it, but most of the space is given to good, clean, clear print.

One of the most effectively illustrated school journals received at this office is hereby acknowledged from the Metropolitan Business College, Cleveland, O.

One of the finest folder-circulars recently received is at hand from the Behnke-Walker Business College, Portland, Ore. The printing is superb and the effect very pleasing, there being tint blocks surrounding the half tones printed therein. High grade typities the booklet as well as the institution which it represents.

Remington Notes, Volume 2, No. 1, is again before us, and is one of the very best printed and illustrated special mediums of advertising that reaches our desk. It is printed by and in the interests of the Remington Typewriter Co., New York City.

"The Way to Success in Life" is the title of a splendidly printed and written book, published in the interests of the Students Union Correspondence Schools, Cambridge A, Boston, Mass. It is on the co-operative plan and appears to be a good thing. Mr. L. F. Noble, with whom many of our readers are well acquainted, is director of the instruction department.

No more perfect piece of advertising has come to our desk than that received from Strayers' Business College, Baltimore, Philadelphia, and Washington. The paper is as superb as any we have ever examined. The illustrations seem to be as perfect as photography and chemicals can make them. The title page is especially striking and symbolic. We do not see how any one could form anything but a good opinion of the school after receiving and looking through this catalogue.

Circulars, pamphlets, journals, etc., have been received from the following: Barnes Commercial School, Denver, Colo.; P. W. Costello, Scranton, Pa.; Bellingham, Wash., Business College; Gregg Publishing Co., Chicago, Ill.; Spencerian Commercial School, Louisville, Ky.; James L. Wynne, Crisfield, Md., care Marine Bank of Crisfield.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

HEALTH.

The greatest wealth which any person can possess is good health. It is the birthright of everyone, and nothing but ignorance, or inattention to common-sense practices, keeps each one from enjoying that birthright. The Supreme Being never intended that any person or thing should be sickly and suffer, although there are a great many people who seem to think otherwise, and apparently "enjoy poor health."

During the past twelve or fifteen years a great many so-called "health" theories have been advanced, and each one of the authors has claimed that his is the only Simon-pure way to secure and maintain perfect bodily health. Doubtless there is more or less truth and good in each one of them, but all of them together lack the all-embracing teachings and practices of Nature.

Primarily man is an animal, and he should not forget this fact when he is trying to build himself into perfect health, and to keep in that condition when once it is reached. An animal requires light, air, pure water, plain food and sleep in sufficient quantities to satisfy its normal appetites, and its surroundings must not be such as to unduly disturb its mental state, especially through fear. Remembering that primarily man is an animal, let us inquire how many live up to these requirements. How many hours during the week, month or even year are you in the sunlight? During sunshiny weather the majority of people carry an umbrella or sunshade, or if they are riding, it is in a covered vehicle, and if they were to keep a record of the actual number of hours in the sunlight during the year they would be surprised at the smallness of the figures. While sunlight is important, it is by no means so important as fresh, vitalizing air. It makes no difference whether the people are from the country or in the city, very few of them get enough fresh air. In the country they get enough fresh air during the daytime, but at night, especially from early in the fall until late in the spring, they sleep in rooms that are not ventilated, or, if ventilated, very imperfectly. In the city, people work in offices and shops that are ventilated only when the doors are opened and closed, and in their sleeping room pursue much the same tactics as the person in the country.

Several years ago the writer had the value of good air brought home to him, and since then he has looked after this carefully. The ventilation of the school room is looked to the first thing in the morning before the pupils arrive, and the currents of air are properly started so that the atmosphere in the school room is pure and invigorating all day long. At night in my sleeping room both summer and winter, for a number of years, the windows have been taken out so that it has been about the same as sleeping out-of-doors. If one starts this during the warm season he will not notice the difference during the cold nights, and the extra vitality at his command will be a great surprise and pleasure. A great many people raise the windows at the bottom two or three inches, but this does not produce circulation. If you want perfect ventilation in your room it is necessary to raise your window at the bottom and lower it at the top, or better still to fix the windows so that you can take the sashes out and set them down beside the window. A large number of people think that night air is injurious and do not hesitate to say so, and others hearing the statement believe it, not stopping to think that several million animals sleep out-of-doors every night and apparently thrive on it. If any one thinks that sleeping in a tightly closed, stuffy room, where the air is fit only for a phosphate factory, is healthful, I would like to have his hat measure.

The person who is afraid in foot ball is the first to get injured; the person who is afraid in business is pushed to the wall, and the person who is afraid that a fresh supply of good, pure air, night or day, is going to injure him is in excellent condition to be stung by every disease that floats his way.

There are a number of physiologists who state that each person should drink five pints of liquids, principally pure water each day. I do not know whether this is necessary or not, but I do know that we need a large amount of liquids every twenty-four hours in order to keep our system in the best order, and we not only want to take water internally, but it should be taken externally at least once a week during the winter season, and once a day would not be too often during the perspiring days of the year.

Sooner or later a person reaches the point where food does not seem to taste just right and the majority of people rush to a physician to get something to give them an appetite. What they ought to do is to skip a meal, and if necessary skip several of them until they have a good appetite, and then when they do sit down to eat partake of plain food that will be of value to them. A hog, which is supposed to be a hog when it comes to eating, will not eat any more than it wants, but man, with all his superior intelligence, will keep right at it after the cravings of appetite have been satisfied. He will eat what ought to be enough, and then poke down a piece of pie, one or two pieces of cake, a fried cake or two and possibly one or two other things and then wonder why his liver feels that way, and his tongue looks like a door mat. People indulge in conglomerations of food that would "turn" the stomach of a depraved hen. As an actual fact it requires very little food to sustain one, even though he may be doing physical labor. The chances are that ninety per cent. of the people eat two or three times as much as they should, and the system is clogged with the refuse and in time the person is an easy victim of patent medicine dope.

Many young people imagine that they can get along with a small amount of sleep and before they know it they are in poor physical condition. I hesitate to state just the amount of sleep that a person ought to take in each twenty-four hours, but most people need at least eight hours. Young people frequently say that Edison slept but four or five hours a day for twenty years, and there is no reason why they should not do the same. Edison is one man in a million who keep in perfect physical condition on so little sleep. When young people discover that they are not up to the physical standard they will find that a great many are willing to prescribe for them. Let me say to you that if you wish to bring yourself to normal as quickly as possible, avoid patent medicines and all dopes that are supposed to be panacea. Nature is the great physician, and if you will omit some of the practices that have placed you below par and indulge in some of the practices that nature demands as a price for health, you will soon be all right. People will tell you that if you will only exercise you will be healthy. That of course is incorrect, otherwise all those who are engaged in physical labor that necessitates a great deal of exercise and deep breathing would be superb specimens of manhood. The mental state must be taken into consideration. If we think good strong thoughts of health and happiness they will dominate our whole being, with harmony or health as a result. Exercise does not necessarily lead to health, but health leads to exercise. Just notice the children in your neighborhood. When they are supremely healthy, they are very active, and when they are not feeling well you cannot induce them to take exercise. Turn the steam into an engine and it will do work, but no amount of turning the wheels of an engine will generate steam.

Now remember the requisites: sunlight, pure water, plain food, sleep and a tranquil mental state to harmonize and make valuable these requisites.

Every office worker should use some simple relaxing exercise after the day's work is done. Here are two that will put you in condition to quickly recuperate. In walking home from work increase your stride by two or three inches and make it a trifle slower, and a ten or twelve block walk will put you in a glow and leave your muscles relaxed.

The second one. Sit down in a small armless rocking chair and slide down a trifle as you used to when a child. Then let both arms hang down limp and in a moment they will feel like lead. Raise them above your head, then let them drop lifelessly by your side. Repeat this every two or three minutes for twelve or fifteen minutes and you will be ready for a delightful evening.

Superb health is the most valuable thing in the world that you can strive for. Without it you cannot climb to any very high position, and with it, all things are possible. And health is possible, if you have courage to go after it in the right way, and when you do go after it remember this one sublime truth, that the Supreme Mind wants you to have it and stands ready to flow into and make vibrant every part of your being, if you do not by ignorant methods shut off the source of supply.

Asylums and penitentiaries are recruited at the bar—hospitals and graveyards at the table. [The Editor's Pleasure Hour.]

Lesson No. 4 in Ornamental Writing

JAMES D. TODD,

236 W. Third N. Street, Salt Lake City, Utah.

Specimens, together with a self-addressed postal, for criticism should be mailed to Mr. Todd.

Instructions for Todd's Dec. Lessons.

We have in this lesson a modified form of the beginning principle for capitals M, N and W which is very pretty if well made. Strive to get the parallel effect on the beginning ovals.

Notice that a straight line at an angle of about thirty degrees from a horizontal should just touch the tops of the three parts of the M. It is better to lift the pen only once in making this letter.

Capital N is so much like capital M that no special instruction is necessary.

Notice that the capital W does not contain any straight lines. Be careful in starting the second part to start very close to the shade and diverge very gradually from it. See that the last stroke curves nicely toward the right.

In making the capitals T and F be very careful about the beginning oval to make it horizontal. See how graceful you can make the cap of these letters. Be careful not to spoil the capital F with the crossing.

Capital P and R both begin with horizontal ovals. Notice the shape of the shade in the stem stroke. It is a slight compound curve shade. Try to keep the two ovals of second part of P parallel, and have the corresponding part of the R parallel. Notice that the little loop of the R points upward and just joins the first part.

Even the fool is likely to win when he accidentally gets on the side of right.

A Plea for an American Penmanship Standard.

L. H. HAUSAM,
President Hausam School of Penmanship, Hutchinson, Kansas.

Why may we not have an accepted standard in penmanship to which all works on the subject must conform before they would receive the endorsement or support of penmanship teachers, and by which all disputes and disagreements may be settled? I, for one, believe that we may, that we should and that we must, sooner or later, have such a standard. And at the outset let me say that such a standard need not in any sense abridge individuality in investigation, research or teaching, but would ever leave the method of developing the standard to individual skill and ability; but it would give us the great advantage of largely eliminating non-essentials and concentrating and uniting on essentials.

The penmanship profession should set up a standard which all writing-book makers would, of necessity, have to recognize, be their presentation of that standard what it may. The penmanship profession should crystallize its settled convictions upon such a standard as will make penmanship the same thing in California as it is in Maine or Louisiana. It should publish a manual in which this standard would be set forth in unmistakable terms accompanied by perfect illustrations, which may be used by students and teachers as a reference book where the American style of penmanship is used, and which should be authoritative enough to compel all future penmanship text book makers to use it as a basis.

Such a standard, if adopted, would receive such universal support as to make it inviolable. It would eliminate the noxious practice of having book agents, publishers and others without special ability or experience in this subject become authors of penmanship books. It would forever check fadism. It would effectually banish freakism. It would enable the school boy or school girl, when moving from one neighborhood or state to another, to continue his or her writing course without interruption; whereas, under the present lack of uniformity these learners are often compelled to undertake to learn a style that is the very antithesis of the one previously practiced. It would enable the public school teacher to gain an intelligent insight into the subject and thus the effectiveness of the writing period would be immeasurably increased. The manual would be an authority recognized throughout the country on all the essentials of good penmanship and on the teaching thereof. Various authorships would still be represented in the several states or communities but they would all rest upon certain well defined forms and principles and a change from one particular series of books to another would cause less inconvenience than is now caused by changing arithmetics or readers.

WHAT SHOULD THE STANDARD CONTAIN?

As I view the matter the standard should cover at least plain, unshaded, practical business writing. It should give perfect illustrations of all the letters, capital and small, of all the figures and of all the signs used in writing. These characters should all be minutely described as to their forms. The quality of lines should be treated upon and the relative proportions of all letters and figures and signs should be fully explained. Careful descriptions should be given of allowable modifications to accommodate individuality and to meet the requirements of the various kinds of businesses. Damaging errors should be illustrated and explained and forms inconsistent with the best manner of execution should be described.

The various movements used in writing should be scientifically explained, together with the best methods of developing them. The special adaptation of any peculiar movement to any peculiar part of writing, as of the minimum letters, or of the extended letters, signs or figures, or for various kinds of office use, for ledger work, for copying records, etc., should be carefully elucidated. Reasons should be given in each case. The teacher should be able to turn to the manual for full, clear, concise explanations of all the essentials of the subject.

Clear explanations should be given of the psychology of learning to write, embodying the latest conclusions of psychological research. Such nervous disorders as are known to interfere with learning to write should be explained. Foods and drinks that are detrimental to progress should be described. Habits not consistent with health of nerves and use of muscles should be treated of, and in all ways the manual should be made to give explicit instructions on all matters that would contribute to the maintainance of a universal standard.

The manual might also treat of ornamental writing, but this is not of great importance. Should it be made to do so, however, it should give perfect illustrations of the shades used in this branch, with scientific explanations of the physiological process of making the same. It should illustrate the perfect oval, clearly explaining the place of the true oval in nature. It should treat of the movements used in producing ornamental writing and how these movements may be developed. It should give at least one set of ornamental capitals, small letters and figures, with their proportions fully described which may always be used as a foundation for this course. If this department should be made to treat of the essential and fundamental principles of ornamental writing the elaborations may safely be left to the judgment of the teacher.

HOW SHOULD THE STANDARD BE PRODUCED?

My suggestion is that the Penmanship Section of the Federation elect a commission of seven members to prepare the original draft for the manual. Let these commissioners be persons who are recognized as leaders in the profession; teachers who have had years' of experience, who are skillful and who have produced hundreds and thousands of good writers. Let it be composed of thinkers, investigators, analyzers. Let them be teachers who understand scientific methods and who know how to apply them to this subject Let this commission submit their report to a second commission of say 21 members also to be elected by the Penmanship Section. Let this second commission reduce the report to manuscript form suitable for distribution among penmanship teachers at large. Let the second commission receive reports and suggestions and criticisms from the teacher-body for one year then let the final report to be made up by the second commission be submitted to the Penmanship Section in its annual convention. After due consideration let the Penmanship Association adopt the report and publish it in a substantial form for general sale. The profits from such sales would be a gratifying source of income to the Penmanship Association and the influence for good in the cause of penmanship would be incalculable.

May we have expressions from many others on the subject?

FOR SALE Business College in the middle-west. Income $4000 last year. Little competition. Should double attendance in the next three years. Just the place for two young men or for a man and his wife. $1500 cash and $1500 on easy payments takes it NOW. A Kindergarten Training School and Art Department are affiliated and can be purchased also if desired. Address, R. I., care Business Educator, Columbus, Ohio.

Zaner & Bloser,
Columbus, Ohio.

Gentlemen:

By separate mail I am sending you a few samples of my penmanship. Pardon me but this is the first I have found time to prepare anything of this kind since receiving your letter which is herewith enclosed.

I do not think the work is in any way remarkable but trust that you may find some merits in the work.

Thanking you for all of your kind words in the past and hoping that I may receive them in the future I remain with best wishes for your future success

Sincerely yours,

C. E. Sorber

This remarkably exact and simple penmanship is from the pen of C. E. Sorber, Noxen, Pa., who has never taken a course in penmanship except at home from the B. E. and books.

CLUB CHAT & SPECIMENS

From C. S. Jackson, proprietor of Grays Harbor Business College, Aberdeen, Wash., we received a list of nine subscriptions for the Professional Edition and seven for the Students' Edition. There are very few, if any, business college proprietors who are better penmen than Mr. Jackson, and he is fully aware of the value of THE BUSINESS EDUCATOR as an aid in his class work.

A very practical and legible style of business writing is that recently received in the form of a letter from C. E. Herrick, commercial and penmanship teacher in the High School of Beverly, Mass., inclosing a list of fourteen names for THE BUSINESS EDUCATOR.

Mr. Rene Guillard, of Behnke-Walker Business College, Portland, Ore., and with whose fine penmanship the readers of THE BUSINESS EDUCATOR are familiar, recently favored us with a club of subscriptions, and states that more are to follow. Mr. Guillard is undoubtedly accomplishing a great deal in the way of assisting others to master penmanship, the gems from his pen alone doing much to inspire others to skill in writing.

The Huntsinger Business College of Hartford, Conn., A. G. Berry, penman, shows its appreciation of THE BUSINESS EDUCATOR by a list of 23 names for the Students' edition and five for the Professional edition. Mr. Huntsinger is one of the pioneers in the profession and a capable judge as to what is best for his students in the way of a penmanship journal.

Mr. A. R. James, of the Ideal Business College, Piqua, O., is again active in sending subscriptions to THE BUSINESS EDUCATOR, as is his custom about this time of the year. Mr. James has for a number of years past sent good sized lists of subscriptions, which is evidence to us that he finds THE BUSINESS EDUCATOR something worth while in his penmanship classes.

Mr. J. D Carter, whose portrait appears above, is an Iowa product over one-third of a century old, transplanted to Missouri during his teens, and now at Lebanon, Kans.

After his public school experience, by way of getting an elementary education, he completed the Academic course in the New Providence, Ia., Academy in 1890. He next migrated with his parents to Missouri, where he learned the art of rail splitting and cultivating corn among the rocks and stumps.

He taught country school in Missouri for five years. He spent a portion of two years in the Chillicothe, Mo., Normal, later on taking charge of the penmanship department. At the end of three years he attended the Zanerian and completed the Professional course in 1901. Since that time he has been teaching Penmanship, English and the commercial branches in a number of commercial schools. He also spent three years in the engrossing studio of C. L. Ricketts of Chicago, doing various lines of engrossing, resigning his position to again take up teaching.

He now has the management of the Lebanon, Kans., Commercial College, and we dare say no safer proposition could be left in any school office than Mr. Carter as we consider him the soul of honor and reliability.

He has uncommonly good health, due to a large extent to his unusually even temper and temperate habits.

Personally he is quiet, unassuming and reserved in manner. He is these, however, without being cold, indifferent or weak. In our many years' of acquaintanceship with him we have found him to be as true as steel, and it therefore gives us pleasure to introduce him to you.

FOR SALE Commercial College in city of 9,000 in Ohio. No competition. 75,000 people to draw from. Good opportunity for two or three good men. Equipment nearly new. Price $1,500. School well advertised. Will sell all or one-half interest. Failing health, reason for selling. Address, "COMMERCIAL COLLEGE," care Business Educator, Columbus, Ohio.

Two for One

and besides this

10 per cent. Dividends

I am in a position to offer a gilt edge **investment** to a limited number for a

Few Days Only

Write today for particulars.

CHAS. C. JONES

Public Accountant. **DUNKIRK, N. Y.**

MY SECOND AD.

FIRST PRIZE goes to the Pupils of S. E. LESLIE.

At the National Penmanship contest held at Cleveland, Ohio, the work of the **pupils of S. E. Leslie** took **First Prize.** Students' writing from all over the country was on exhibition. One of the judges said after the contest,

"The work of your pupils was so far ahead of the others that there was no chance for any other decision."

This will convince the most skeptical of my ability to get **results** as a teacher. This is not boasting, but **proof. Results** are what count.

If you are in doubt as to my skill as a penman, I refer you to the lessons now running in the B. E. or my circular containing reproductions of my work.

You want **real pen work** as copies. Mine are all fresh from my own pen and brush,—not the work of an engraver.

Lessons in Business and Ornamental Writing, Card Writing and Engraver's Script, Lettering and Engrossing.

You want the **best. Mine is the best,** not because I say so, but because those who are disinterested and competent to judge say so.

In writing for circulars, state in which subject interested.

S. E. LESLIE

R. B. I. ROCHESTER, N. Y.

GRAND CHRISTMAS OFFER

50c. Worth of Artistic Penwork for only 25c.

One half dozen large fine quality cards, with Merry Christmas 1899 and your name written in our best ornamental style.

One half dozen pen flourished cards, all different designs, with Merry Christmas, name and year finely lettered in.

One large flourished Christmas Card, bird design—postal card size—with name, etc. inserted.

This whole lot only 25c. postpaid; value 50c.

The above are sent separately for 15c. 25c. and 10c respectively. 1c. and 2c U. S. stamps received Zaner and Palmer highly commend our work. Order early.

F. E. PERSONS, 443 Breckenridge St., Buffalo, N. Y.

NOTICE

Have you received any of my

Written Cards?

Specimen for a red stamp. Write at once.

1 dozen for 20c.

Agents Wanted.

E. H. McGHEE,

255 Mercer St. Trenton, N. J.

CARDS! For Fine Penmanship

Hand Cut—1,000 3-ply Special Wedding 85c, 5,000, $4.00; 1,000 3-ply colored, 85c. 1,000 3-ply Tinted, 85c by express. By mail prepaid, 500 3-ply Special W. 70c; 500 Colored 70c. 500 Assorted Comic, $1.25; 500 Assorted Scrolls, $1.25.

POST CARDS

Flourish Designs with sentimental readings—something new. They show beauty and skill in an art much admired. Sample dozen 15c. How to succeed in selling post cards. My Album, 2c. Designs and Card Writer's Manual. All about quick selling cards. 2c Your business solicited.

19 SNYDER ST. **W. McBEE,** ALLEGHENY, PA.

This pen and ink design was gotten up for a program cover by Mr. P. W. Costello of Scranton, Pa. A first-class engrosser of the present day is required to be able to do something more than a formal set of resolutions. He is expected to turn out almost anything, including letter heads, bill heads, title pages, headings, cover designs, bank checks, charters, marriage certificates, family records, business cards, advertisements, etc., with an occasional portrait thrown in. The design herewith is a good one for any pen artist to imitate, and for that purpose it is dedicated to the service of all who desire to master the technic of the pen.

By H. P. Nasfell, pupil, Ogden, Utah, Business College, L. V. E. Peterson, penman.

Roundhand

By P. H. Englehart,
Columbus, Ohio,
Care Zanerian.

Send work and self-addressed postal for criticisms.

INSTRUCTIONS FOR LESSON IV.

In this lesson we will take up the upper-loop letters, which you will no doubt find to be difficult at first. Loops may be made either the same as in ordinary writing, the right side being made upward and the shaded side being made downward, or after making the beginning hair line raise the pen and starting from the top of the loop make shade first. After reaching base line start at the top again and make right side of loop. You should practice both ways and then choose the way you can do it best. It is my belief that the latter way is best for beginners.

In lesson three the extended letters were two and one half spaces high but in this lesson the loops should be three spaces high.

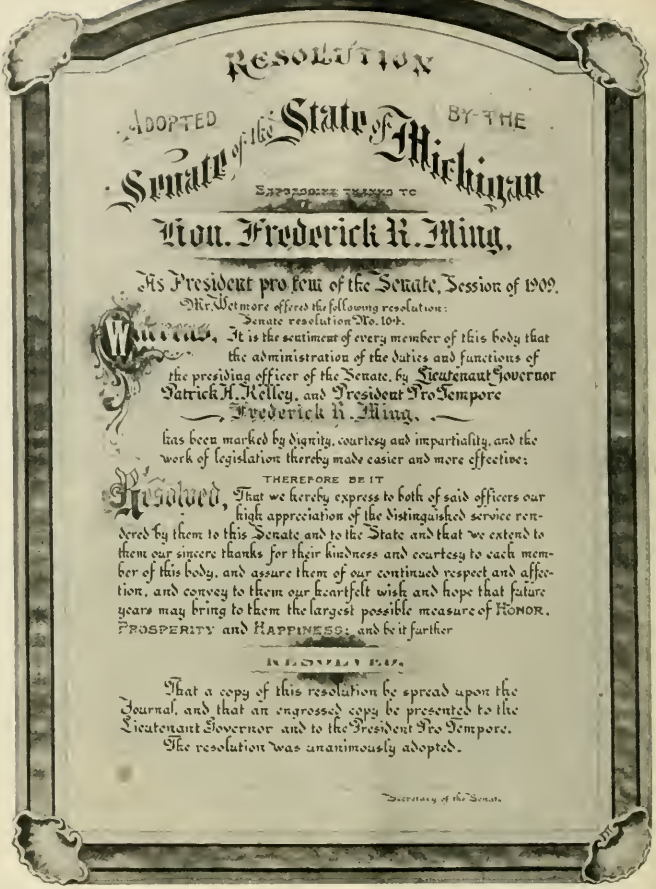
The loop is the feature of this lesson and careful study of it should be made. You will note that almost immediately after leaving the head line the shaded stroke begins to taper very gradually until it reaches a point slightly below one-third the height of the letter, from which point an equal width is maintained. The widest part of the loop should be at about one-half a space from the top of the letter, otherwise it will look clumsy. The shade on the right side of the loop should be as near the top as possible, and should be very decided.

While the loop is the principal feature, still there are enough minimum letters to give you ample practice, so try to develop both.

91

LESSONS IN PENMANSHIP
By FRED BERKMAN of
The Blair Business College
SPOKANE, WASH.
Price 50c. Discount to Schools

The accompanying resolution is by C. L. Smith, Detroit, Mich. Size of original; 12x17. Border, one inch wide as follows: outside, one-fourth inch dark green; one-sixteenth inch, black; six-sixteenths, gold; one-sixteenth black; one-sixteenth inch light green. Nearly all ornamentation and shading of letters executed with brush and the colors were browns and greens with a little gold illumination.



RESOLUTION

ADOPTED BY THE

Senate of the State of Michigan

EXPRESSIVE THANKS TO

Hon. Frederick R. Ming,

As President pro tem of the Senate, Session of 1909.

Mr. Wetmore offered the following resolution:

Senate resolution No. 104.

Whereas, It is the sentiment of every member of this body that the administration of the duties and functions of the presiding officer of the Senate, by Lieutenant Governor Patrick H. Kelley, and President Pro Tempore Frederick R. Ming, has been marked by dignity, courtesy and impartiality, and the work of legislation thereby made easier and more effective;

THEREFORE BE IT

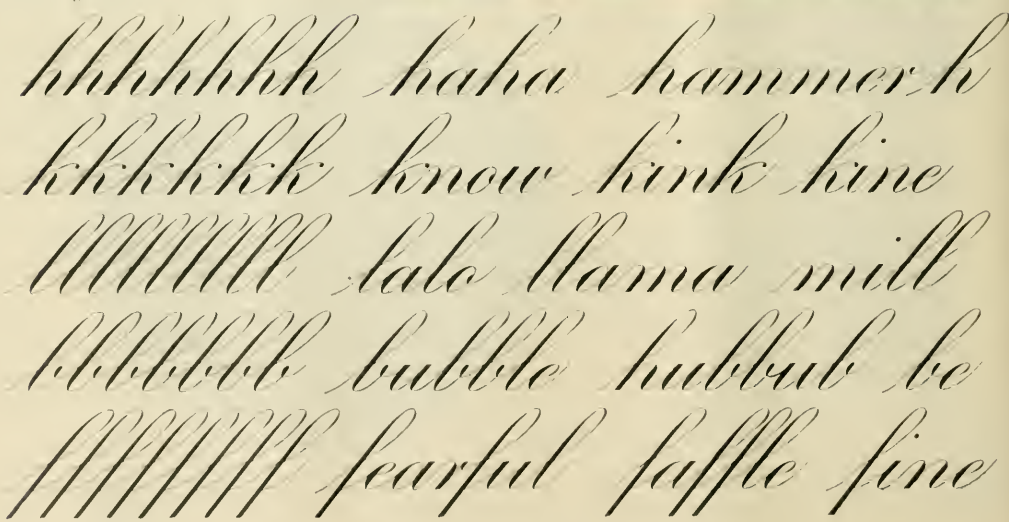
Resolved, That we hereby express to both of said officers our high appreciation of the distinguished service rendered by them to this Senate and to the State and that we extend to them our sincere thanks for their kindness and courtesy to each member of this body, and assure them of our continued respect and affection, and convey to them our heartfelt wish and hope that future years may bring to them the largest possible measure of HONOR, PROSPERITY and HAPPINESS; and be it further

RESOLVED,

That a copy of this resolution be spread upon the Journal, and that an engrossed copy be presented to the Lieutenant Governor and to the President Pro Tempore.

The resolution was unanimously adopted.

Secretary of the Senate.



PARKER, S. DAK., Oct., 8, 1909.
Mr. C. W. RANSOM,
Kansas City, Mo.,
Dear Sir and Friend:

I just received notice, also check, from the State Fair Management advising me that I took first prize for penmanship displays at the State Fair held at Huron, S. Dak., this last September.

I feel quite proud of the fact and hasten to extend you my thanks for advising me along this line, also, the credit is not wholly mine, you come in for the greater share of it. Will try again next year.

As ever,
E. C. NELSON.

ON TOP--

A PRIZE WINNER

Would you like to be a prize winner—be on top—be something more than an ordinary penman—be an expert?

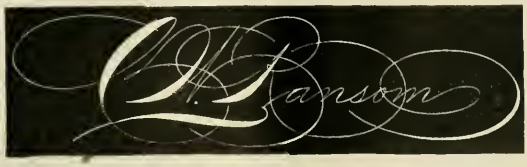
Mr. E. C. Nelson, the Prize Winner of the 1909 S. Dak. State Fair for the best display of plain and ornamental penmanship was probably once no better penman than you are now, but with the Ransomerian training he has reached the top.

If you want to become a prize winner, become an expert penman—become something more than ordinary, it will be neccessary for you to make preparation—to take a course of instruction from a successful school, a school that is known in every corner of the civilized globe—a school that extends not only in all the states of the Union, the Philippine Islands, Porto Rico, Hawaii and the Provinces of Canada, but in 17 foreign countries.

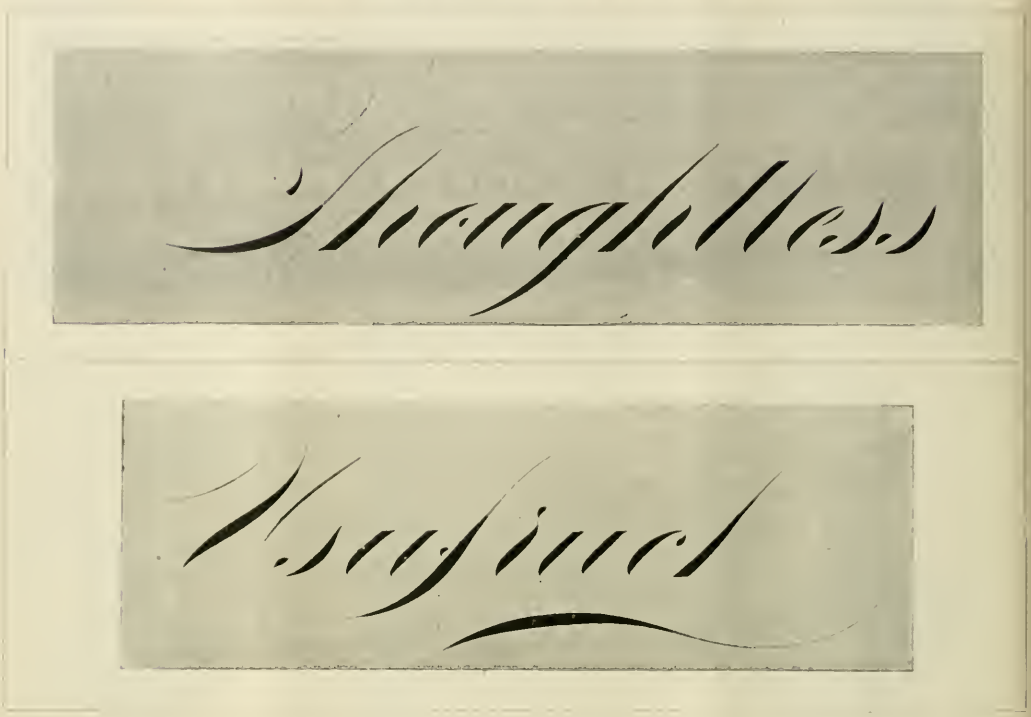
If you were seeking advice on something of great importance to you, would you consult a man who had made a failure in that particular line, or a man who had made a success? I have pointed the way to thousands of young men and women throughout the English speaking world and have led them to become good business writers, good ornamental writers, good engrossers, good pen letterers, in fact, to become expert penmen, equipped them with such splendid education in the penmanship line that the demand for Ransomerian students during the past year has been far greater than the supply.

I want you to have a copy of our new, 16 page journal which is brimful of inspiration and words of commendation written by enthusiastic students who have reached the top by the Ransomerian way.

If you want to reach the top, write for full particulars and I will tell you how. One of my No. 2 pens and the Ransomerian Journal will be sent you free. ADDRESS



President Ransomerian School of Penmanship
(INCORPORATED)
276 Reliance Building, Kansas City, Mo.



The Famous Free-hand Madarasz script, by L. Madarasz, Knoxville, Tenn.

Mr. F. E. Persons, the penman of Buffalo, N. Y., is again advertising in our columns. Mr Persons has occupied space in THE BUSINESS EDUCATOR from time to time for many years past. He recently sent us some specimens of card flourishing and card writing such as he furnishes those who order from his advertisements. Thus far we have never learned of anyone who has not been satisfied with Mr. Persons' pen work, and we have always found him prompt in filling his orders and reliable in meeting his obligations.

A list of forty subscriptions, with more to follow, is at hand from Mr. E. H. McGhee, of the Steward-Large Business Institute, Trenton, N. J. Mr. McGhee is getting his penmanship right up in the front ranks as our readers will see some of these days. Furthermore, he is an enthusiastic and capable teacher.

Some well executed specimens of business and ornamental writing have been received from Gaston D. Griset, who has charge of the penmanship work in the Y. M. C. A. Commercial School, Los Angles, Calif. Mr. Griset is greatly interested in penmanship, having acquired his splendid skill under the instruction of the well known penman and commercial educator, Mr. O. T. Johnston, who has charge of the commercial work in the Los Angeles Y. M. C. A. If Mr. Griset continues it will not be long until his work will entitle him to a high standing as a professional penman. With the specimens he also enclosed a list of twenty-one subscriptions to THE BUSINESS EDUCATOR.

From the Latter Day Saints Business College, Salt Lake City, we have recived a list of eighty-nine names. This list was sent in by Mr. M. H. Ross. The students of this school are certainly well provided for in penmanship matters, for Mr. Ross writes a business hand that few penmen are able to equal, and he knows how to interest his students in the subject as evidenced by the large club just sent in.

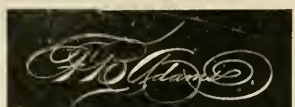
WANTED position by A 1 commercial and penmanship teacher. 10 years' experience. With last school three years. Best references. Address, W. A. T. care Business Educator, Columbus, Ohio.

When you buy penmanship, you deserve to get the best in the world. My dollar letter is that. Don t be misled by the other fellow, his sight is poor-and, he dreams, dreams. The Madarasz Scrap-book at $15 is the one great thing in off-hand writing. Write me for particulars.
L. MADARASZ,
Knoxville, Tenn.

FOR SALE

A well established and modern equipped business school in an Eastern town of 13,000 population. The only business school in the town. A good opportunity for an investment. Address, "G. O. P." Care Business Educator, Columbus, O.

Get your name written on cards, all colors or plain white. Now is the time to get CHRISTMAS CARDS. Only 15c. per dozen if you mention this paper. Good AGENTS WANTED



BOX 152 ANTHONY, KANS.

Annually a good crop of subscriptions is gathered for THE BUSINESS EDUCATOR in the Inter-State Commercial College, Reading, Pa., by Mr. G. E. Gustafson, penman and teacher in that institution. We acknowledge with thanks the receipt of a good sized list just received.

RESOLUTIONS AND DIPLOMAS ENGROSSED

Roundhand Card Writing

MODERATE PRICES

ROSE C. BEAM - Washington, N. J.

FREE TUITION SCHOLARSHIP

Carnegie College gives Free Tuition by mail to one student in each county.

COMMERCIAL NORMAL ACADEMIC COURSES

Bookkeeping	*Arithmetic*	*Literature*	*Rhetoric*
Shorthand	*Geography*	*Latin*	*Geology*
Penmanship	*Grammar*	*Algebra*	*Botany*
Com. Law	*History*	*Geometry*	*Physics*

Cut out this Ad. draw a line through each study desired, and mail with application for Free Tuition to

CARNEGIE COLLEGE, ROGERS, O

FOR SALE A completely equipped Southern Business College enjoying a good patronage in a town of twenty thousand. No competition. For quick sale $1250 will handle it. Really a great bargain. Owner, Louisiana, care Business Educator, Columbus, Ohio.

A SECOND INCOME
For the School Man

For $5.00 you can get a new, successful Second Income Plan, devised and used with excellent results by a prosperous business college.

Don't wait! Send the $5.00 today, and the details of the plan, ready for operation IN YOUR FIELD, will go forward by next mail. Your money back if not satisfied.

O. E. BEACH,
Bradford, Pa.

Why Do You Suppose

The Teachers College, Columbia University, New York, has adopted the

ISAAC PITMAN SHORTHAND?

If you want information, write for "Why the Isaac Pitman Shorthand is the Best?

ISAAC PITMAN & SONS, 31 UNION SQUARE, NEW YORK

WANTED—100 successful Business College Managers, by a Company that contemplates opening 100 Business Colleges in different parts of the United States. Applications confidentially considered. Address,

Jno. F. Draughon,
Nashville, Tenn.

POSITIONS for PENMEN

Yes, we have them, **NOW,** on our books and A 1 positions at that. Some of the largest schools in the country patronize this agency. Have **YOU** enrolled with us? A good business policy to do so at once.

Address

THE INSTRUCTORS AGENCY
BOXES 29-31 STATION No. 2 MARION, IND.

FOR SECURE AND PROFITABLE SEATTLE INVESTMENTS

ADDRESS

C. B. CAVANAGH & CO.

462 EMPIRE BLDG.

SEATTLE, WASH.

FOR SALE, at a bargain, a well known Business College in Western Penn., 50 thousand population in near vicinity, net income to owner, from $1500 to $2500 per year. Good reasons for selling.

A. R.

Care BUSINESS EDUCATOR. Columbus, O.

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

GOOD TEACHERS FOR GOOD SCHOOLS
Does this Mean YOU?
UNION TEACHERS' BUREAU, 229 Broadway, New York

MANY OF THE
BEST SCHOOLS IN THE UNITED STATES
Secure Their Teachers Through the
Continental Teachers' Agency, Bowling Green, Ky.
Correspondence Solicited with FIRST-CLASS Teachers and FIRST-CLASS Schools

THE LAND OF OPPORTUNITIES: THE-ALASKA-YUKON PACIFIC EXPOSITION

will open the first of June for the purpose of exploiting the resources of the Pacific Northwest. We are specializing in the work of placing commercial teachers of the better grade. Wonderful opportunities for live commercial men and women in this growing country. INFORMATION FOR THE ASKING.

NORTHWEST TEACHERS' AGENCY
615-16-17-18 Pioneer Bldg. SEATTLE, WASH.

PARKERSBURG (W. Va.) High School, after considering twenty-seven applicants, selected our candidate for the head of their commercial department at a salary above the century mark. We met this man at the Pittsburg Convention and were able to give him our personal and hearty indorsement for the place. Teachers and employers in need of our services should make it a point to see us in Louisville during the holidays.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.
WEBSTER GROVES, ST. LOUIS, MO.

R·B·I·

TRAINING SCHOOL FOR COMMERCIAL TEACHERS

Get ready at once for the splendid positions opening up in commercial teaching. The entire preparation in the subject matter, normal training and methods can be secured at the Rochester Business Institute.

Among our experienced specialists are Forbes, Nichols, Williams, Cook, Mills, Leslie, Shannon and Ball, who give instruction in Psychology, Commercial Law, Commercial Geography, English, Bookkeeping, Commercial Arithmetic, Penmanship, Shorthand and Typewriting. Full credit allowed for work already done in the commercial texts.

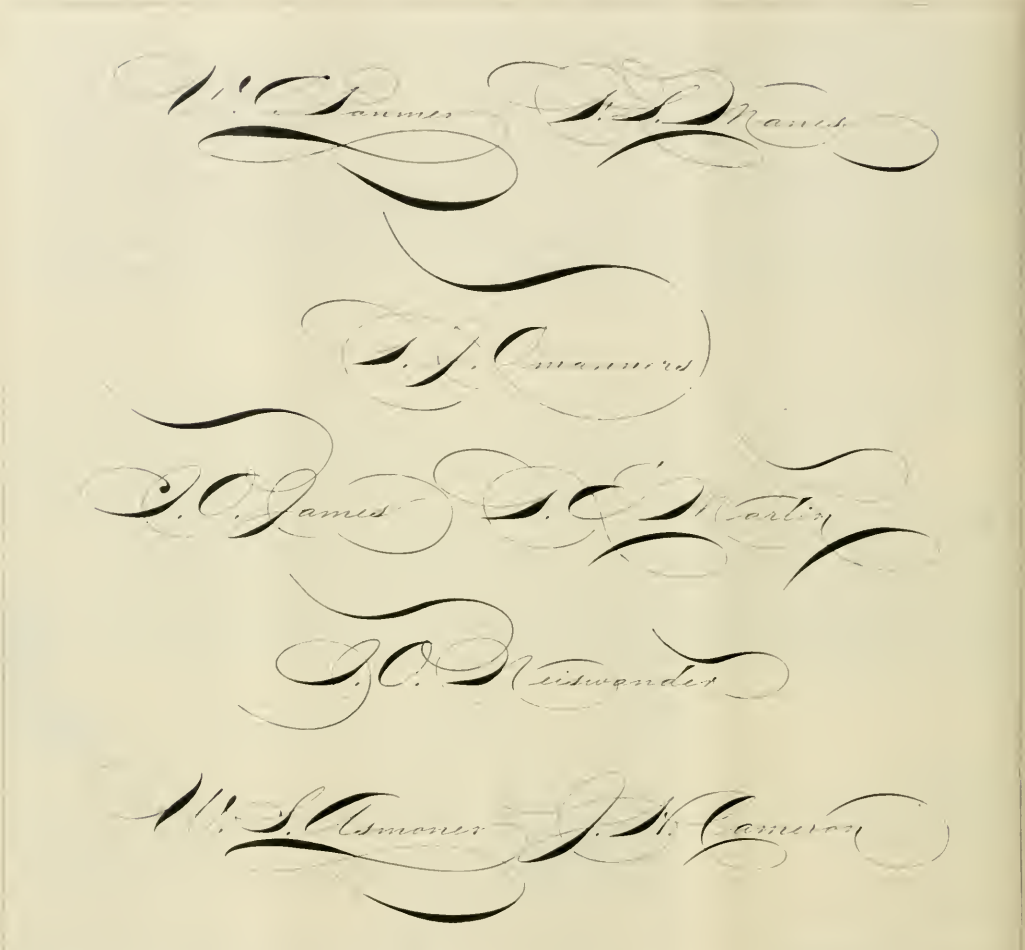
The demand for our graduates is so great that we can give every one a choice of several good positions. *Send postal card for our catalogue and bulletin.*

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

IN 10 DAYS

H. W. Darr, formerly of the Yeatman High School, St. Louis, writing under date of Oct. 4, says: "It was just ten days from my enrollment with you (Sept. 21) until I accepted a position. You mentioned four vacancies. I applied for two and was elected for two. Both were excellent." One of these offered Mr. Darr $1500 without his application, solely on our recommendation. If you are first-class, we can help you promptly, too. See our manager at the convention in Louisville Christmas week. Get into the game early.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY
A SPECIALTY BY A SPECIALIST
E. E. Gaylord, Manager **Prospect Hill** **Beverly, Mass.**



By R. Guillard, Behnke-Walker Business College, Portland, Ore.

WRITTEN BY EXPERTS

LEARN EXPERT SHORTHAND

from court reporters. Individual instruction by mail. For beginners and stenographers. Easy to learn, write and read. Write for free catalogue.

SUCCESS SHORTHAND SCHOOL

Suite 43, 79 Clark Street, Chicago, Ill. — Suite 284, 1416 Broadway, New York City, N. Y.

We have two schools. Address the one nearer you.

"WORTH $60.00." That is what one customer writes about my home study rapid calculation course. He is a bookkeeper for a large lumber company and should know. Eighty lessons complete, including home study outline, sixty cents stamps or money order. Address,

C. E. BIRCH,
Effingham, Kansas.

LEARN TO ADD

Mental Addition SIMPLIFIED

Add figures in columns with same ease and rapidity that you read letters in words

To School Proprietors—This Concerns YOU.

Why not give your students a *fair* start in business life by teaching them *modern* addition? Theoretical instruction in bookkeeping can *then* result in great *practical* ability and earning power. My method is so simple and quickly learned, you wonder why you never thought of it before. A principal writes: "Familiarizing the 165 possible combinations of figures leaves *no excuse* for adding columns in the old way."

Full instruction, postpaid, 50c. If dissatisfied, return book; money and postage back *without a word*; you cannot assume the slightest risk. Anything fairer? *Avoid* the brain-numbing drudgery of haphazard addition

C. H. NICHOLSON, R. 190, 144 EAST 34TH ST., NEW YORK

YOUR SIGNATURE

Written in the Mills style of business writing and a cut furnished of the same for $2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,

E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.

CORRESPONDENCE AND RESIDENT COURSES.

CARTOONING ILLUSTRATING DESIGNING

G. H. LOCKWOOD, Art Instructor 20 years experience, author of first and latest, most thorough and practical, Art Courses in U. S. Successful graduates furnish "THE PROOF." Guarantee plan. See lessons before you enroll. STUDENTS ART MAGAZINE and 3 nifty catalogues for stamps.

Lockwood-Stoltz Art School
Kalamazoo, Mich. 2 Dept.

Don't Stick in an Underpaid Position

Find your right place in the business world—learn how to market your ability

If you receive $1,000 a year you probably **earn** $1,500. If you get $3,500 you undoubtedly are **worth** $5,000. No matter **what** your salary, if you were not worth **more** your employer would not keep you. Why not learn how to command **all** you are worth?

And it is simply a question of knowing **how.** To sell your Brains, your Experience, your Ability, at highest market prices, you must know how to apply the principles of expert letter-writing, ad. writing and salesmanship to the employment problem. You must learn the **psychology of position seeking.** You must be familiar with conditions in your particular line of work—whether Executive, Clerical, Technical, Professional or Sales—in every part of the country. You must know **how** and **where** to find **your opportunity.**

How to Market Ability

is the book that tells what you need to know. Written by J. W. D. Grant, an employment expert who was formerly with one of the largest employment agencies, it is the first authoritative book that has been published on this subject. No speculative theories are indulged in, but you are told definitely what steps to take to secure a **high-grade** position. You are shown how to do for yourself what an agency, **if successful** in placing you in a position, would charge you from $50 to $250 for. Some inside facts about employment agencies are given that will open your eyes to their questionable methods. This advice alone may save you hundreds of dollars.

How to write letters and ads. that **win**; how to use the salesman's art at an interview; when to make use of sensational advertising methods; how to open up positions with firms you would like to connect with; how to sell your ability by mail; and examples of letters, ads. and methods that have proven successful are some of its special features. It covers every phase of the employment game in a comprehensive way and tells everything you need to know to **market your ability** for every dollar it's worth.

Handsomely bound in stiff paper covers, stamped in gold, price postpaid, 50 cents.

MAIL COUPON TO-DAY.

The Advancement Company
Rutherford, N. J.

GENTLEMEN:—Enclosed find 50 cents (coin, stamps, money order) for which please send me a copy of "How to Market Ability."

Name _____

Street and No. _____

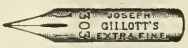
City _____ State _____

B. E. Nov.

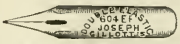
Gillott's Pens

The Most Perfect of Pens

PRINCIPALITY PEN, No. 1



VICTORIA PEN, No. 303



DOUBLE ELASTIC PEN, No. 604 E. F.

Gillott's Pens have for seventy-five years stood the most exacting tests at the hands of Professional and Business Penmen. Extensively imitated, but never equalled, **Gillott's Pens** still stand in the front rank, as regards Temper, Elasticity and Durability.

SOLD BY ALL DEALERS

Joseph Gillott & Sons

ALFRED FIELD & CO., Sole Agents

93 Chambers St. NEW YORK

Situation Certificates

Burdett College, of Boston, with an enrollment of over 1800 students last year, gives each graduate a Full Life Membership in the Situation Department of their school. Messrs. H. L. Jacobs, Providence, R. I., and Fisher Bros., Somerville, Mass., are awarding membership certificates. So are others. A circular containing reproduced specimens and prices of our different designs will be mailed on request.

F. W. Martin Company

100 Boylston St., Boston, Mass.

Lessons in Text
LETTERING
A. W. KIMPSON
3937 Park Ave.
Kansas City, Mo.

MARKING ALPHABET.

For this alphabet lay off horizontal lines about one half inch apart for the capitals and a little more than one quarter inch apart for the small letters. Rule a few slanting lines on the slant you wish your alphabet to be, in order that you may get all the letters leaning the same.

Take the capital M and make an exercise of it, by making several of them on the same line close together. This will help you greatly in getting control of your pen on the upper and lower ends of your strokes.

I would advise you to always slant this alphabet as slanting letters are made more rapidly than perpendicular ones and this alphabet is generally used in cases where rapid lettering is required.

I used a No. 2 Lettering pen for both capitals and small letters, but the height of the letters will govern the size of the pen to be used to a certain extent.

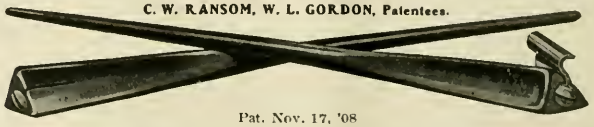
Don't forget your good black ink and good surfaced paper to practice on. Try hard to master these more simple alphabets, they will help you greatly on the ones to follow.

Shading Pens
9 SIZES SHADING PENS $1.00. Catalog and Price List Free, write for it.
NEWTON-STOAKES SHADING PEN CO., Pontiac, Mich.
Successor to R. A. Lee.

I will write your name on one dozen CARDS for 15 cents.
I will give free a pack of samples and send terms to agents with each order
AGENTS WANTED
BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.
COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c, Less for more. Ink, Glossy Black or Very Best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing Circular for stamp.
W. A. BODE, Box 176, FAIR HAVEN, PA.

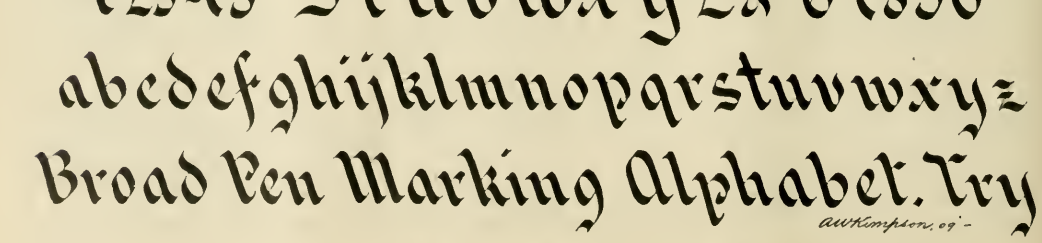
By C. R. Hill, Penman, Drake College, Newark, N. J.

THE RANSOMERIAN.
SOMETHING ENTIRELY NEW IN PENHOLDERS.
The Holder that Makes Writing A Pleasure.
C. W. RANSOM, W. L. GORDON, Patentees.



Pat. Nov. 17, '08

Fits the fingers, does not cramp the hand. Used exclusively by C. W. Ransom, President of the Ransomerian School of Penmanship, in his expert writing. Used and endorsed by the leading professional penmen. Read what a few of them say: "It is a beauty."—H. W. Flickinger. "Nothing just as good."—G. W. Weatherly. "Hope you sell a bunch of them."—L. B. Stacy. "The best penholder ever put on the market.—S. C. Bedinger. A score of others likewise have tried the holder and will use no other. This beautiful holder is made of solid hard rubber, and will last a life time. Order today and do not deprive yourself of the pleasure of using this wonderful invention. Price each, postpaid, 50c. Special prices to schools and colleges. Address
RANSOM & GORDON PENHOLDER CO.
Reliance Bldg., Kansas City, Mo.



PENMANSHIP IN PUBLIC SCHOOLS.

(By Edgar A. Potter, in the Blair Record, Published by the Blair Business College, Spokane, Wn.)

Two entirely distinct sets of muscles are used in "writing." Public school pupils as a rule are persistently trained to use one of these two sets of muscles while every expert writer, either in business or professional life uses the other. The engraver rests the thick part of his hand and the third and fourth fingers on the table and combines an in and out movement of the fingers and thumb with a bending of the wrist to make his forms. The muscles used in this method of writing are those controlling the wrist and fingers. These are located in the fore-arm and are sadly cramped by the necessary pressure of the fore-arm upon the table. The use of this "engraver's movement" is practically universal in penmanship classes in public schools, in teaching both slant and vertical writing. By this method remarkable accuracy is possible but the operator must do his work carefully and slowly. Any attempt at speed makes exactness out of the question and if such efforts at speed are continued only the most wretched and awkward results can be expected. By this method pupils may in a very short time learn to *draw* letter forms accurately and this *drawing* is generally styled "good writing." Speed, legibility and endurance, however, are impossible. Indeed, skill in the use of the "engravers's method" is about as foreign to real skill in practical writing as is dexterity in forming letters by holding the pen in the teeth.

In the *writing method* which is used by all expert writers whether they have been trained in the business schools or not, a pivotal or rocking movement on the the thick part of the forearm is used. The wrist and fingers do not bend in securing the best results. The point of the pen and tips of the third and fourth fingers glide on the page in unison. The muscles controlling the movement are grouped about the shoulder. It makes possible the highest speed for a prolonged period without discomfort or sacrifice of form.

All expert teachers of writing will agree that throughout the public school course, children are persistently drilled into the habitual use of a set of muscles not suited to writing and that these habits so fixed by long exhaustive drill must be abandoned if they ever acquire the ability to write easily, legibly and rapidly. In other words, public school pupils who succeed in acquiring a good handwriting, must, before they win, face the double task of destroying one well grounded group of habits and establishing another.

That this is a monumental pedagogical blunder, seems clear enough to the writer at least. The hand writing of the average child who enters high school is utterly inadequate for the reasons stated above. Precisely the same is true, of course, of students who leave high school and go to colleges or professional or technical schools. For fifty years the better class of business colleges have been taking these boys and girls with *bad writing habits firmly fixed* and have helped them in a period of less than a single year to both destroy the old writing habits and establish the new. Not an easy task, to be sure, but it has been done in many hundreds of thousands of cases. What a boon to the boys and girls, to business life, to high schools and colleges and special schools if it were possible to place a sudden and effectual check upon this criminal waste of children's time and energies. It is safe to say that if text book interests could find a way to meet the need *profitably*, the reform would be soon brought about.

(Well said, Brother Potter, and we are happy to say that the "Monumental pedagogical blunder" has been, and is being, banished in thousands of public schools where pupils are being trained in real writing and not in script drawing. —Editor.)

Send 10c for a copy of **Parsons' Practical Penmanship** and learn how to write and how to teach writing in public schools, or 20c for **Parsons' Practical Drawing**. Both for 25c. Address **Parsons, Keokuk, Iowa,**

Indiana Business College

Has schools at La Fayette, Logansport, Kokomo, Anderson, Marion, Muncie, Richmond, Columbus and Indianapolis. The INDIANA BUSINESS COLLEGE of Indianapolis is the CENTRAL BUSINESS COLLEGE.

Qualified Teachers

In either the Gregg, Chartier or Pitman systems furnished schools on short notice. Tell us your wants and we will make a selection that will please you.

Prospective Students

Of a business college should send for our literature. Write:

Indiana Business College
Box 353, Indianapolis, Ind.

HIGGINS' { ETERNAL INK / ENGROSSING INK

WRITE EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 30c.)

These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire

If your dealer does not supply these inks, send to

CHAS. M. HIGGINS & CO, MFRS.,
271 NINTH ST. BROOKLYN, N. Y.

L. H. HAUSAM, Prest. E. K. PENTZ, V. Prest. J. A. KNOTTS, Sec'y-Treas.

INSTRUCTION BY CORRESPONDENCE

The Most Thorough, Scientific and Comprehensive Course in Penmanship Offered by any Correspondence School in the World.

Highest Standard for Graduation. All Copies Fresh-from-the-Pen. All Instructions and Criticisms Typewritten Especially for the Student to Whom They are to be Sent.

SPECIAL ADVANTAGES **We do not have a cut-and-dried course,** with instructions printed and copies engraved to be sent to all students alike, but **we give a strictly individual course,** just as we do to resident students, preparing all copies and instructions as required for each individual student. We believe we are the only correspondence school in the world following this plan. It means unlimited work but it gives unlimited returns. We give from **500 TO 800 FRESH-FROM-THE-PEN COPIES** covering all kinds of **WRITING, FLOURISHING, LETTERING** and **DRAWING,** and more than **200 TYPEWRITTEN PAGES** of especially prepared individual instructions and criticisms to each student to cover our DIPLOMA COURSE. Compare this with the **engraved-copy-printed-slip courses offered by other schools** and note the difference. We give as much attention to our poorest writers as to our best enrolled. **We assist our students in securing positions without extra charge.** We are enrolling well known penmen who have taken courses in practically all other penmanship schools and they all say ours is the best they have found.

TESTIMONIALS

"Your first lesson has opened up to me an entirely new light on the penmanship field."—R. S. Marlow, Prin. Moothart's B. C., Farmington, Mo.

"Your first lesson contained more real instruction than the entire course I took from The ——."—J. C. Rasmussen, 816 South Fourth Street, Minneapolis, Minn.

Many of the same kind in our files.

Our beautiful book, containing more than 70 reproductions of fine pen work and worthy of a place in every library, will be sent free to all who wish to improve their penmanship. Special Rates to Penmanship Teachers. *Address,*

Box 255C **THE HAUSAM SCHOOL, Hutchinson, Kan.**

DESIGNING
and
ENGROSSING
By
E. L. BROWN,
Rockland, Me.
Send self-addressed postal for criticism, and stamps for return of specimens.

A STUDY IN LINES.

(SEE PAGE 7)

Pen technique is most difficult to master, and the student must study closely methods of cross-hatching and thickening the lines to obtain the different effects

The little sketch herewith given is seasonable in its cold effect as well as in its words of greeting, and we hope the design as a whole will prove interesting to pen workers. Of course the design was first penciled, including the size and character of the lettering, arrangement of words, etc.

Use India ink and a coarse pen, and remember this, if you can obtain a desired tone or value with three lines do not use six lines for the purpose. The solid black used in this design tones up the whole drawing, giving it strength and character. In suggesting the icy effect use fine, vertical lines, and be careful to keep initial "C" lighter than the background in tone.

CLUB CHAT

Mr. W. C. Faust, the all-round good fellow and efficient supervisor of writing in the public schools of Canton, O., recently favored us with a list of subscriptions taken from among his teachers, numbering sixteen. This bespeaks splendid interest and enthusiasm on the part of his teachers, for when grade teachers begin to subscribe for a penman's paper you may depend upon it that there is something doing in the penmanship line in that locality.

Fifty-one subscriptions to the Students' edition of THE BUSINESS EDUCATOR and two for the Professional edition have been received from C. H. Longenecker penman in the Mueller's School of Business, Cincinnati, O. The letter accompanying this list is written in an excellent business hand, free and legible and indicates that the students of the Mueller's School are being taught the style of writing that has a genuine commercial value.

Mr. E. A. Latulipe, of the University of Ottawa, Can., has recently ordered forty-four copies of THE BUSINESS EDUCATOR for his students of penmanship.

Stanley O. Smith, penman and commercial teacher in the Scranton, Pa., Business College, sends in a list of twenty two names for THE BUSINESS EDUCATOR. Mr. Smith is young in years but has had considerable experience and is one of the strongest commercial teachers of the younger members of our profession.

One of the best clubs received from a high school is that of forty-four names recently received from A. E. Cole, the efficient principal of the commercial department of the high school in Tarentum, Pa. Mr. Cole reports his department as being about double what it was last year.

A list of ten names has been received from C. H. Haverfield, penman in the Elyria, O., Business College. Mr. Haverfield writes a very practical and graceful business hand.

We are in receipt of a list of 23 names from J. A. Snyder, the hustling penman in the big Ferris Institute, Big Rapids, Mich. Snyder, like the institution which employs him, is right up to the minute with the nature of the instruction he gives his many pupils.

A splendid list of subscriptions is acknowledged from Mr. J. D. Carter, principal of the commercial department and penman in the Lebanon, Kans., Commercial College. Mr. Carter is a fine young man and a penman considerably above the average. And by the way, the Lebanon school is housed in a brand new building especially constructed for its use, which speaks well alike for the people of Lebanon and the proprietor of the school, Mr Ed E. McKee, who also owns the Kansas City College of that state.

An appreciated list of subscriptions is hereby acknowledged from Don E. Wiseman, commercial teacher in the Mountain State Business College, Parkersburg, W. Va. A. G. Sine, president, and I. P. Mensch, principal. The Mountain State always looks after the penmanship work in a thorough and efficient manner, as it dnes the work in other subjects.

We are in receipt of a letter written in a very fine business hand from Mr. C. A. Zarker, penman in the Pennsylvania Business College, Lancaster, Pa., inclosing a list of fifty-four names for THE BUSINESS EDUCATOR.

That R. R. Holcomb, of the commercial department of the high school, Coshocton, O., is leaving nothing undone to secure the best results in his penmanship classes is evidenced by the good sized list of subscriptions recently received from him. Mr. Holcomb has one of our certificates framed and hung over his bulletin board. He hopes to arouse such interest in penmanship that the winning of one of these certificates will become the goal in penmanship skill of each one of his students.

A nice list of subscriptions recently came from Guy D. Miller, of the Y. M. C. A., Richmond, Ind. Mr. Miller writes a very practical business hand and evidently believes in THE BUSINESS EDUCATOR as an aid to his students in acquiring good penmanship.

From the well-known penman, L. H. Hausam, of the Salt City Business College, Hutchinson, Kans., we received a list of twenty-one names, twenty of which were for the Professional Edition of THE BUSINESS EDUCATOR. This means that Mr. Hausam aims at the best, and as usual, secures it

Thirteen is the number of subscriptions recently received from C. A. Cowee, principal of the Wausau, Wis., Business College.

A list of twenty-seven names for THE BUSINESS EDUCATOR has been received from Mr. M. A. Smythe, penman in the National Business College, Roanoke, Va. The letter accompanying this list is written in an excellent business hand.

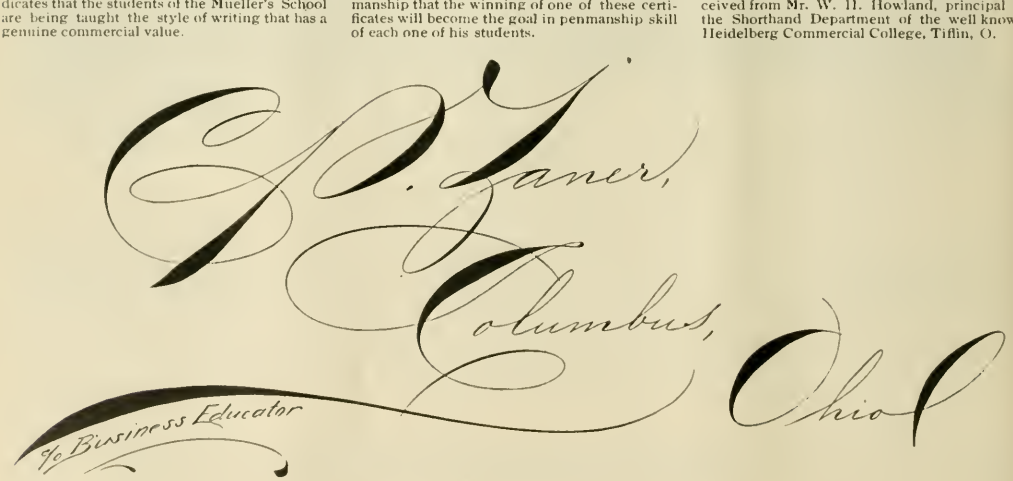
Judging from the lists of subscriptions we are receiving from J. M. Pierce, Goldey College, Wilmington, Del., he evidently intends that no student shall be without the benefits of THE BUSINESS EDUCATOR if he can help it. Mr. Pierce is an experienced commercial teacher and has been using THE BUSINESS EDUCATOR in penmanship classes for a number of years.

Mr. L. M. Crandall, the enterprising penman and commercial teacher in Colby Academy, New London, N. H., recently favored THE BUSINESS EDUCATOR with a list of 54 subscriptions for the Professional edition. This is one of the largest lists we have ever received for this edition of the journal.

One of the biggest clubs received thus far this year is from the Polytechnic High School, Miss Jeannette E. Baldwin, director of the penmanship department. Miss Baldwin writes a splendid, bold, business hand, and backs it up with the most enthusiastic, practical and common sense instructions imaginable. As a consequence, she is turning out good penmen by the hundred, yes even thousand, as she has large numbers to instruct. This speaks volumes for the practical and progressive instruction in the famous high school of Los Angeles, Calif. Thus far this is the largest list of subscriptions we have ever received at one time from a high school, placing Polytechnic in the lead.

A list of thirty-two names for THE BUSINESS EDUCATOR has been received from Mrs. E. C. A. Becker, business manager of Becker's Business College, Worcester, Mass.

A list of thirty-six names has been received from Mr. W. H. Howland, principal of the Shorthand Department of the well known Heidelberg Commercial College, Tiffin, O.



By F. S. Heath, Concord, N. H.

From far-away Constantinople a list of eleven names has been received from Mr. Ray O. Hall, of the Robert College, showing that THE BUSINESS EDUCATOR is read and appreciated in all corners of the globe.

A quarter century club has been received from Dudley Glass, the hustling penman of the Tyler Commercial College, Tyler, Texas.

A list of sixteen names has been received from the well known Brandrup & Nettleton Business College, Winona, Minn., the list being sent in by C. F. Koehler, president, who states that they expect to supplement this list with a large number in the course of a couple of weeks.

A second list of twelve names has been received from E. P. Bower, penman of the Laurium, Mich., Commercial School, bringing their total list for this year up to thirty-seven. Mr. Bower states that their school is in a very flourishing condition.

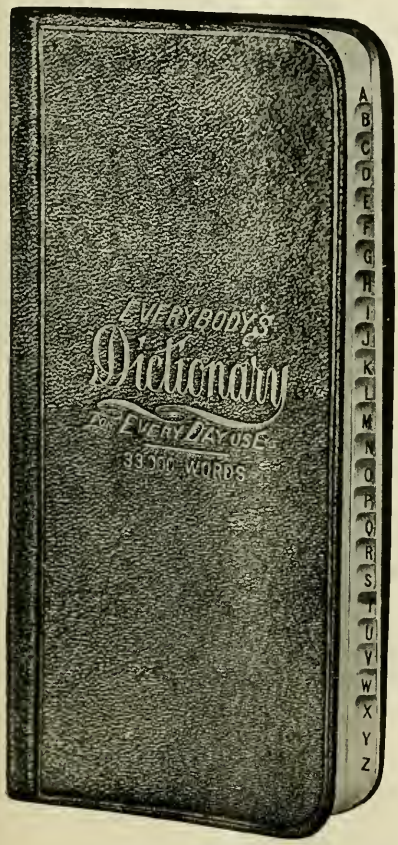
Again we have evidence of the activity of our old friend and supporter, F. W. Hostetler, of the South Bend, Ind., Business College. Mr. Hostetler has just favored the journal with a club of 132 subscriptions, some of which are for the Professional edition. Mr. Hostetler assures us that another club may be expected before long. Of course, we have every reason to believe that the Students of the South Bend Business College are well taken care of so far as penmanship matters are concerned, and otherwise, too.

WOLD'S TRIAL BALANCE SYSTEM AND LESSONS IN QUICK FIGURING
A TIME AND MONEY SAVER.
LEARN THE WOLD METHOD of quick figuring and become an expert calculator. Use THE WOLD TRIAL BALANCE METHOD together with WOLD'S GUIDE (A book of 75 rules) for detecting errors and save 50 per cent. of your time. Money back if not as represented. Price of The Wold Method $1.00; price of Wold's Guide (75 rules) 50c. Both books a dollar. L. M. WOLD, Expert Accountant, 624 3d Ave., W., CEDAR RAPIDS, IOWA.

FOR SALE Either one-half or a controlling interest in a well-established Commercial School (Incorporated) in one of the largest cities in the United States. The School has done an annual business during the last six years of $38,000 to $48,000. It is well advertised, and the present year's business good. Other business interests makes the sale desirable. For particulars and interview,
Address No. 45, Care of
COLUMBUS, O. THE BUSINESS EDUCATOR

GETTING OUR SHARE
Of the calls for high grade commercial teachers. Is your name on our list? A wise business policy on your part to have it there.
Write today.
CENTRAL TEACHERS' AGENCY
E. C. ROGERS, Manager. COLUMBUS, O.

CARD CARVING
I will teach you how to carve roses, flowers, grasses, ships, etc., on cards with knife and gouge. The work is unique, handsome and taking. Any one can learn it and it will put more money in your pocket than any other kind of card work. I furnish the instruments, samples of the work and complete instructions for only $2.50. A sample of the work 10c.
A CARD EXPERT
I claim to be a card expert and for 25c will send a package of cards executed in black, silver, gold and colored inks to prove the claim. My large penmanship journal sent free.
SYRACUSE, N. Y., A. W. DAKIN



The Good Points OF A DICTIONARY

Spells each word correctly,
Shows how each word should be pronounced,
Divides into syllables,
Indicates parts of speech,
Gives correct definitions.

EVERYBODY'S DICTIONARY

contains this information in the most accessible form. The book is small, compact, and just fits the vest pocket. The words were carefully selected, and the definitions are the most important. *Everybody's* has all the good points of a large standard dictionary, condensed to a more convenient size. It is always ready for use, and always useful.

A CHRISTMAS PRESENT FOR YOUR STUDENTS.

Everybody's Dictionary, with the name of your school on the cover, makes a most acceptable gift. Encourage students to use the right word. *Everybody's* brings the necessary information close at hand. It costs little time or trouble to be correct with *Everybody's*.

Write at once for special terms and prices. We also publish a full line of Commercial School text-books, and *we pay the freight.*

THE PRACTICAL TEXT BOOK CO.
EUCLID AVE. AND 18TH ST. CLEVELAND, OHIO

BOOK REVIEWS

"Pitman's Progressive Dictator," by H. W. Hammond, F. R. Beygrau, and W. L. Mason; Isaac Pitman and Sons, 31 Union Square, New York, Price 85 cents, is a splendidly bound and printed volume of 200 pages. A large number of letters presented originated in actual business dictation, which are given to illustrate the use of the English language in commercial literature. Twenty-seven different professions and trades are represented, with an appropriate shorthand vocabulary and a list of phrases for special speed purposes. Teachers and writers of Isaac Pitman Shorthand will be greatly pleased and aided by the addition of this volume to their shorthand and English library.

"Druggists' and Dispensers', Practical Show Card Instructor" Price $1.00 by W. A. Thompson, Pontiac, Mich., 112 pages, is the title of a very practical book devoted to the subject of show card writing, especially adapted to retail dispensers of drugs, etc. Mr. Thompson is a practical workman and is very successful in conveying his information to others by the correspondence method. Moreover, he is reliable.

"Pitman's Commercial Dictionary of the English Language," Isaac Pitman and Sons, 31 Union Square, New York City, 376 pages, bound in stiff boards, well printed on a good quality of paper with large type, is the title and brief description of a splendid little dictionary, rather too thick for the pocket, but a very convenient size to have near on one's desk for ready reference. It also contains an appendix comprising Forms of Addresses, Chemical Elements, Coinage Systems, Foreign Phrases, etc., etc.

A number of our readers will be glad to learn that the John C. Winston Co., Philadelphia, Pa., is about to publish a book, entitled "How to Read Character in Hand Writing," by the well known student of character in hand writing, Miss Mary H. Booth of Philadelphia, whose articles appeared in our columns some years ago. Miss Booth is a real student of the subject of individuality in penmanship. Any one interested would do well to apply to the publishers for further information.

Offhand flourish by Mr. J. W. Lampman of the Mosher-Lampman Business College, Omaha, Nebr.

LEARN TO WRITE

At Home. America's Finest Penman teaches you. Complete new compendium, 6 position plates, 98 lines of copy, Dashy off-hand flourish and a large sheet of instructions for practice. All for a dollar bill.

Francis B. Courtney, Cedar Rapids, Ia.

TEACHERS COURSE IN PENMANSHIP

Send me a specimen of your writing for examination and I will arrange a SPECIAL COURSE of 48 lessons with instructions to suit your needs. The copies are beautifully written with the pen. This most excellent course of 48 lessons, especially arranged and planned for your improvement, means much to you.

Course in Business or Ornamental Writing $4.50

SPECIMENS

Ornamental letter, very fine ..... .50
Flourish, suitable for framing ..... .50
Cards, per doz. 25c. The finest oblique holder ..... .50

Specimen of my writing for 2c stamp. Write at once if you are interested in the best course of lessons in writing. H. B. LEHMAN, Central High School, St. Louis, Mo.

College of Penmanship and Drawing

One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelchner.

If interested write for information. Address

Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.

A RARE WORK ON ILLUMINATING

FOR SALE

We have ONE COPY of 1001 Illuminated Initial Letters by Owen Jones, published in London in 1864—by Day & Son, Lithographers to the Queen.

This is complete and in good condition. Price $15.00. No engrosser should be without a copy of this rare and valuable work.

HOWARD & BROWN, Rockland, Maine.

HIGH GRADE DIPLOMAS AND CERTIFICATES.

For all Kinds of Schools

OUR NEWEST CATALOG will be ready for mailing early in January. It will contain some new designs which may interest you.

Our business increased 40 per cent. last year. There's a reason. Ask any of our customers.

We make a specialty of all hand work diplomas on sheep skin, costing from $4 to $10. Special prices for large quantities. Our line of stock diplomas is the largest and our prices the lowest.

Catalog and full sized samples free. Write us today.

The H. & B. imprint guarantees the best quality.

HOWARD & BROWN

MAKERS OF FINE DIPLOMAS — ROCKLAND, MAINE.

Learn Write

THIS BOOK - FREE -

CAN MAKE YOU A GOOD PENMAN at Your Home During Spare Time.

Why go away to school to master penmanship when by the *"Tamblyn System"* it can be done as quickly at home with less than one tenth the cost and without giving up present occupation!

My book, *"How to Become a Good Penman"* contains copies and specimens and tells how others mastered it, *FREE*. If you enclose stamp your name will be written on a card the finest you ever saw it.

F. W. TAMBLYN, 1118 Grand Ave., Kansas City, Mo.

WORTH $100

Prof. H. C. Blair, of the Blair Business College, Spokane, Wash., says,

"I received your little booklet, *'Heart to Heart Talks with the Office Assistant,'* and I think it contains $100.00 worth of value to the average young person."

That is a pretty strong endorsement but it is absolutely true, and this valuable little booklet will cost you but **15c**.

Send today.

E. D. SNOW — **Hornell, N. Y.**

Telephone Wal. 4452

L. D. Holt Engrosser

Designing — Illuminating

Resolutions
Memorials
Testimonials
Engrossed

Diplomas
Designed &
Engraved

1208 Chestnut St.
Philadelphia

10c per Copy STUDENTS—50c per Year

ART MAGAZINE
G. H. Lockwood Editor
Of interest to Students of Cartooning, Designing or Illustrating. Gives lessons, publishes and criticizes students' work. Regular publication, not sent as a "PRIZE."
Address G. H. LOCKWOOD, Editor
KALAMAZOO, MICH. DEPT. 63

BIGGER BRIGHTER BETTER THAN EVER

PENMAN WESTERN STATE NORMAL

Specimen Letter, Business Hand..... $ .50
Specimen Letter Ornamental and Superfine..... .75
Wedding Invitations, dozen..... 1.50
Written cards—very fine, dozen..... .25
12 Lessons in Business Writing..... 7.50
DIPLOMAS ENGROSSED—German or Old English

NOTE All card orders of 50c or over are packed with tissue in neat imitation wood box—a fine idea for ambitious penmen.

J. A. STRYKER, Kearney, Nebr.

ESTERBROOK'S PENS

"Easy to write with, CORRECT DESIGN UNIFORM TEMPER Hard to use up." DURABILITY

150 STYLES

A 1 PROFESSIONAL
Fine pointed and elastic for card writing

TEXT WRITERS
Made in 3 widths and with long point to both left and right

453 BUSINESS AND COLLEGE
With fine and extra fine points. Elastic and smooth writing

ESTERBROOK STEEL PEN MFG. CO.
26 JOHN ST., N. Y. CITY CAMDEN, NEW JERSEY

ADVERTISING PAYS In the BUSINESS EDUCATOR if you have the right goods and put them up right.

Penmanship Copies
REPRODUCED IN FIRST CLASS STYLE BY
The Franklin Company
346-350 DEARBORN ST
Chicago, Illinois

FINEST PENMANSHIP SUPPLIES OBTAINABLE.

PENS AND HOLDERS.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00 ¼ gross 25c 1 dozen 12c

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c. ¼ gross 25c. 1 dozen 10c

Zanerian Medial Pen—A high-grade medium, extra smooth pen for business writing. None better. Just right for students and accountants. Gross 75c ¼ gross 25c

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c. ¼ gross 25c. 1 dozen..... 10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ gross 25c, 1 dozen....10c

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross $1.00 ¼ gross 25c, 1 dozen..... 12c

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ gross 25c, 1 dozen..... 12c

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens....15c

Gillott's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens 15c

Soennecken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2 2¼, 3, 3½, 4, 5, and 6 single pointed and 10, 20, and 30 double pointed. 25c

Double Holder for Soennecken Pens—Holds two pens at one time.....10c.

Zanerian Oblique Penholder—Handmade, rosewood, nearly 12 inches long, a beautiful and perfect holder. 1 holder 50c

Fine Art Oblique Holder—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. Nearly 12 inches long. 1 holder sent in a small wooden box..... $1.00

Zanerian Expert Oblique Holder—The best low-priced oblique holder made.

1 holder..... $ .15
3 holders..... .35
6 " ..... .60
12 " 1.10
¼ gross..... 3.00
1 " 11.25

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c, 12 holders..... 65c

CARDS, INK, PAPER, ETC.

Blank Cards—White bristol with finest surface for fine penmanship.
100 by mail postpaid..... $ .28
500 by express..... .75
1000 by express..... 1.35

Black Cards—Best made for white ink.
100 by mail postpaid..... $ .28
500 by express..... .75
1000 by express..... 1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.
6 sheets by express..... $ .60
12 sheets by express..... 1.00
2 sheets by mail postpaid..... .50

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½x23 inches.
6 sheets by express..... $ .40
12 sheets by express..... .70
3 sheets by mail postpaid..... .50

Black Cardboard—Finest for white ink. Sheets are 22x28 inches.
6 sheets by express..... $ .50
12 sheets by express..... .75
2 sheets by mail, postpaid..... .50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21x33.
6 sheets by express..... $ .50
12 sheets by express..... .70
3 sheets by mail, postpaid..... .50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawing for photo-engraving.
1 bottle by mail, postpaid..... $ .30
1 dozen bottles by express..... 2.00

White Ink—Very fine.
1 bottle by mail, postpaid..... $ .25

Arnold's Japan Ink—Nearly ½ pint bottle by mail postpaid..... $ .40
1 pint by express..... .45
1 quart by express..... .75

Writing Papers—All our writing papers are 8x10½ inches in size and contain 960 sheets to the ream. Ruling is faint and can be furnished wide (⅓ inch) or narrow (⅜ inch).
Extra fine 14 lb. white wove—
1 ream by express..... $3.15
½ " " 1.60
¼ " " ..... .95
50 sheets by mail postpaid..... .55
Extra fine 12 lb. white wove—
1 ream by express..... $2.70
½ " " 1.45
¼ " " ..... .80
100 sheets by mail postpaid ..... .65
Extra fine 10 lb. white wove—
1 ream by express..... $2 15
½ " " 1.20
¼ " " ..... .70
100 sheets by mail postpaid ..... .60
Extra fine 12 lb. Azure (blue)—
1 ream by express..... $2.20
½ " " 1.20
¼ " " ..... .70
100 sheets by mail postpaid ..... .65
Extra fine 17½ lb. Wedding stock—
1 ream by express..... $4.50
½ " " 2.50
¼ " " 1.40
50 sheets by mail postpaid ..... .70
Medium Grade Practice Paper—
1 ream by express..... $1.70
½ " " ..... .95
¼ " " ..... .55
100 sheets by mail postpaid ..... .65

Send 5 cents in stamps for a sample sheet of each of the six grades.

All goods go by mail postpaid, except those mentioned to go by express, on which purchaser pays carriage charges. Of course the cheapest way to secure the heavy goods is to order fair sized quantities and have them go by freight.

We handle the best and can save you money. Cash must accompany all orders. Prices are too low to keep accounts.
Remit by money order, or stamps for small amounts.

Address, ZANER & BLOSER, COLUMBUS, OHIO.

Teach Your Students That Which They Will Practice

after they leave your school—this is exactly what the

Budget Systems of Bookkeeping

will do for you and **IS DOING** for every school using them.

January 1st is a good time to improve your course of study.

Test One or the Other of the Budget Systems Now

with a few sets and by January you will know they are the books you want.

Richardson's Commercial Law has had a remarkable introduction into new schools this fall. Why? Well, books are introduced these days only when they are better than others. Richardson's Law **suits more teachers, and is adapted to more students** than any other, hence the demand for it.

Rowe's Drills in Writing Contracts help too, for its exercises are just what the teacher needs to give point and purpose to the course.

Sadler-Rowe Company Baltimore, Md.

Dictation Studies

Successful teachers of shorthand now realize that it is just asdesirable to have a text on dictation in the hands of a pupil in the dictation period of the course as it is in the system period. They are no longer satisfied with the hap-hazard methods of giving instruction and practice in dictation that used to be in vogue. A good dictation text will not only effect a saving of time and effort for both teacher and pupil, but the pupil learns to write more accurate shorthand.

DICTATION STUDIES is the title of a book which should be placed in the hands of every student in the stenographic department. It gives the student practice and help just at the time in the course when he needs it most and places the acquiring of speed upon a scientific basis. The lesson is to be studied in advance and thus the formation of bad habits is prevented. It is important that the first time a student writes a given outline he shall write it correctly. Dictation Studies provides for this. Many of the new and difficult outlines are shown in the text. When the student comes to class his attention can be concentrated upon speed-getting in a way that was impossible under the old plan of dictating extemporaneously material which the student had no opportunity to study.

Typical Business Letters are Used These letters are carefully selected and acquaint the student with the vocabularies of many important lines of business. They are typical letters representing several years' careful selection from the best business houses. They have been carefully edited and the students do not acquire bad habits of expression as they would from material selected at random.

It Is The Leading Text because it is the most satisfactory guide for dictation to advanced pupils. It provides seat work of the best sort. It is furnished in special editions for the following shorthand systems: Munson, Graham, Gregg, Isaac Pitman, Benn Pitman and Dement.

LYONS' COMMERCIAL LAW

If you have not yet started your law class you will soon. Why not plan to use LYONS' COMMERCIAL LAW? This text is authoritative and satisfactory from the standpoint of the lawyer, the business man, and the teacher. Its autnor was a member of the Chicago bar, and has had a wide experience as a teacher, and is a practical business man with extensive interests. The book was written for use in schools and in the class room it has been found far superior to any other text in content and arrangement. In style it is brief and concise. It contains more law that the student can carry away with him than many texts of nearly twice its size. If you will examine this text you will not be satisfied to use any other.

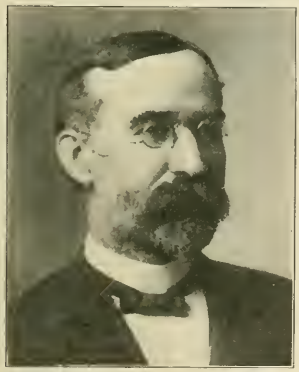
You will want to use Dictation Studies in your classes this winter. Write at once in regard to this text.

J. A. LYONS & COMPANY

CHICAGO Educational Publishers NEW YORK

THE BUSINESS EDUCATOR

TEACHERS' PROFESSIONAL EDITION. ONE DOLLAR A YEAR
JANUARY, 1910



M. H. LOCKYEAR,
EVANSVILLE, IND., PRES. NATIONAL COMMERCIAL TEACHERS' FEDERATION, 1909.

ZANER & BLOSER
PUBLISHERS
COLUMBUS, OHIO

THE Bliss System

THE GREAT OFFICE PRACTICE SYSTEM

The **BLISS SYSTEM** affords a most complete OFFICE PRACTICE DEPARTMENT.

BLISS SYSTEM demands offices which are equipped with the most MODERN OFFICE BOOKS and APPLIANCES, with all of which the student must become perfectly FAMILIAR before graduation.

BLISS SYSTEM with its necessary offices, presents a BUSINESS-LIKE APPEARANCE in the schoolroom.

BLISS SYSTEM affords the GREATEST INCENTIVE for THOROUGH and CONSCIENTIOUS work.

BLISS SYSTEM affords an ACTUAL OFFICE EXPERIENCE.

BLISS SYSTEM graduates can HOLD as well as TAKE positions.

BLISS SYSTEM graduates are in demand.

BLISS SYSTEM is a MATERIAL FACTOR in SELLING TUITION.

The Bliss System differs from all other systems on the market inasmuch as all transactions are performed over the counter. The offices are occupied by the advanced pupils who take care of the work which comes to them the same as it would in any business house. The work in each office must reach the standard required for promotion before the pupil can enter the following office.

The Actual Business feature appeals to the students and they become intensely interested in their work, when it is easy to secure the most practical results.

If your department is not large enough to warrant the introduction of the Actual Business System, try our FOLDER SYSTEM which does not require offices.

WRITE FOR PARTICULARS

THE F. H. BLISS PUBLISHING CO.

SAGINAW, MICHIGAN.

PASSED
C. P. A. Examination

(Extracts from letter.)

BUTTE, MONTANA, Dec. 3, 1909.

DEAR MR. BENNETT:

I am glad to be able to inform you that I received C. P. A. degree from the State University. I owe much of my success to your Course in Higher Accounting. * * *

You have a splendid course, and you will always find me boosting R. J. Bennett.

With best wishes, I am,

Your friend,

(Signed) J. LEE RICE.

Mr. Rice is connected with the Butte Business College, and began the Course in 1908 with the object in view of securing the C. P. A. certificate. The goal is reached, and it shows what can be done by a man who has the energy and will to work, study and succeed. The Bennett students are pre-eminently successful in examinations, as commercial teachers, and as accountants.

Read the above letter and then send for catalog, to

R. J. BENNETT, C. P. A.
1421 ARCH STREET
PHILADELPHIA, - - PA.

TEACHERS, STUDENTS AND BOOKKEEPERS

EARLES' BOOKKEEPING REFERENCE

is a new and valuable book for you.

Teachers, it is a desirable assistant—answering questions students are constantly asking. By its use students are taught *why*. It gives the knowledge you know they must have and just what you are striving to give individually. Use it for class work, study or reference and it supplies the missing link.

Students, it gives you information you cannot obtain from text books—information you must have to become a successful accountant.

Bookkeepers, it is a valuable and handy reference and a thorough knowledge of its contents will lead you to promotion.

It is designed for use in all schools where bookkeeping is taught, for the office, and for private study.

It covers Single Entry, Double Entry, Single Proprietorship, Partnership, and Corporation Accounting; also, Wholesale and Retail, Commission, Manufacturing and Banking. Price, cloth, postpaid, 50c. Teachers' examination copy, postpaid, 40c.

W. H. EARLES
Box 124 LANSING, MICH.

Spencerian Chartier Shorthand

Those who have investigated the Spencerian Chartier system, to the point of knowing it, find that there is not a word in the English language which they cannot write with this system—write it without a pen lift, something that is not claimed for any other system, living or dead.

They also find that they can read fluently what they write, even though they have been studying the system an average of one hour a day for only a few weeks.

They also find that they can read not only what they write with the system, but what anyone else writes.

Please notice that that point gives Spencerian Chartier Quick Writing its world-wide and epoch-making significance. ONE CAN READ WHAT ANYONE ELSE WRITES.

SPENCERIAN CHARTIER SHORTHAND is taught by mail in TEN SIMPLE LESSONS to teachers, free of charge. Send for first lesson and begin the most fascinating study of your life.

SPENCER PUBLISHING CO.
707 Common St. NEW ORLEANS

THIS IS THE
SHOBERT OFFICIAL COPYHOLDER

It is the only Automatic Mechanical Copyholder on the Market.

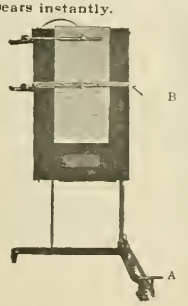
It will save you one-half of the time you now use in your daily copy work. You cannot miss a line, word or letter when you use this holder. Your eye cannot get away from the indicator, (B) which is always right under the line you are writing.

When you come to the end of a line, touch feed lever key (A), and your next line appears instantly.

Note line indicator (B). This remains exactly where you see it now, and when feed lever key (A) is pressed, your book or manuscript rises, showing the next line to be copied, Your line of sight therefore, never changes.

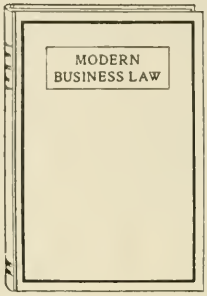
Write for booklet. Agents wanted.

Address Dept., A.



CHAS. G. GRUBB, MFR.
1739 LIBERTY AVE.
PITTSBURG, PA.

Most Simple
Most Clear
Most Concise
Most Thorough
Most Practical
Most Logical



Most Compact
Most Interesting
Most Comprehensive
Most Attractive
Most Accurate
Most Teachable

MODERN BUSINESS LAW

By EDWARD W. SPENCER
Of the Milwaukee Bar, Associate Dean of the College of Law of Marquette University

In this work, Mr. Spencer has given the most practical course yet offered, the most attractive and most teachable text, supplemented by hundreds of illustrative cases and charts for business reference. Every phase of commercial life is thoroughly covered and the work is legally accurate.

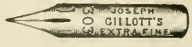
WRITE FOR OUR CATALOG OF "GOOD TEACHERS"
It is Never Too Soon to CHANGE TO THE BEST. Why Not Now?

THE BOBBS-MERRILL COMPANY : INDIANAPOLIS : USA

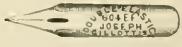
Gillott's Pens

The Most Perfect of Pens

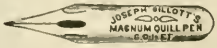
PRINCIPALITY PEN, No. 1



VICTORIA PEN, No. 303



DOUBLE ELASTIC PEN, No. 604 E. F.



Gillott's Pens have for seventy-five years stood the most exacting tests at the hands of Professional and Business Penmen. Extensively imitated, but never equalled. Gillott's Pens still stand in the front rank, as regards Temper, Elasticity and Durability.

SOLD BY ALL DEALERS

Joseph Gillott & Sons
ALFRED FIELD & CO., Sole Agents
93 Chambers St. NEW YORK

Situation Certificates

Burdett College, of Boston, with an enrollment of over 1800 students last year, gives each graduate a Full Life Membership in the Situation Department of their school. Messrs. H. L. Jacobs, Providence, R. I., and Fisher Bros., Somerville, Mass., are awarding membership certificates. So are others. A circular containing reproduced specimens and prices of our different designs will be mailed on request.

F. W. Martin Company
100 Boylston St., Boston, Mass.

Try it on a Dull Pupil

Every teacher wants to see his students successful. That is the great joy of teaching!

But sometimes there are students who seem "hopeless," and yet such students are not always the indolent ones, nor are they necessarily lacking in ability. Often the "slowest" pupil makes the greatest success. You can probably recall many such students. A letter received a few days ago from a teacher in a New England High School, says:

> "I wish to begin to teach the system to a pupil in my freshman class who has failed thus far to get very much out of the system in use. She gets hopelessly mixed on positions and vowels. I am interested to see if I can, by teaching her individually, get her ready for dictation by the time the rest of the class, who began last September, are ready for it. As she is a very faithful student and a hard worker I think it will be a very good test of the system."

At the last E. C. T. A. convention a teacher told us that five students in her department, who began with the class last September, were unable to pass their examinations and were, therefore, far behind the other students. We advised her to give Gregg Shorthand a trial with these students, as this would enable them to overtake the other students. A few days later we received a letter from her in which she said:

> "I have spoken to the principal regarding the trial introduction of Gregg Shorthand in this school. He is willing for me to try it. Although he expresses complete satisfaction with our present system, he says if there is a system which is better adapted to the needs of the slower pupils, and which would save them from being forced to give up the subject, he would be glad to know of it. Send me five of your textbooks."

If Gregg Shorthand enables the "slow" student to make satisfactory progress, to make a success of his work, isn't it worth while also for the more rapid worker? Gregg Shorthand is not intended to *shorten* the time in the school; but to *increase* the efficiency of the product. And the school is *judged* by its product.

Many schools, appreciating the present-day demand for greater stenographic efficiency, have by adopting Gregg Shorthand largely increased their attendance, and are enjoying a prosperity never before known. Gregg Shorthand is worth a *critical* examination. The best way to make that examination is to *learn* the system *yourself.* If you are a teacher, principal or proprietor, our correspondence course is *free.* Write about it today.

The Gregg Publishing Company

NEW YORK **CHICAGO**

ISAAC PITMAN'S
SHORTHAND
Exclusively Adopted by the
New York Board of Education

for the Day and Evening High Schools of Greater New York for a further period of Five Years, commencing January, 1910.

Write for "Why the Isaac Pitman Shorthand is the Best."

ISAAC PITMAN & SONS, 31 UNION SQUARE, NEW YORK

NOW READY

Third Edition
Revised and Enlarged

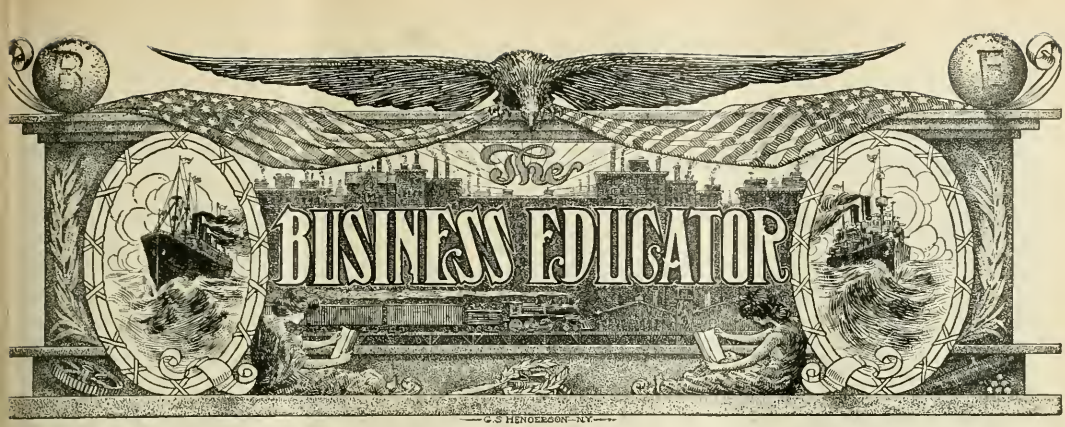
STYLE-BOOK
OF
BUSINESS ENGLISH
INCLUDING
Card-Indexing and Record-Filing

"Your Style-Book of Business English is the only text that I know of that contains completely and in lesson form all the points on business correspondence needed by students of stenography, bookkeeping and typewriting. The fact that it has been revised and enlarged and finely illustrated to teach the card-index and filing-systems makes it of special value, as such instruction is not to be found in practical daily lesson form in any other work. The best feature, however, to me is that it embodies all the requirements in commercial English of the New York State Board of Regents as shown in their examinations, thus enabling students or teachers who wish to qualify for licenses to teach in the public schools to obtain all the material necessary. All my students have to pass the Regents' Examination in Commercial English, so you may be sure that I was very careful in selecting a text for that purpose."
—*Irvin Green, St. John's College, Brooklyn, N. Y.*

Cloth, Gold Lettering, 234 pages, 85 cents.
Teachers' Examination Copy, Postpaid, 57c. Mention School.

ISAAC PITMAN & SONS, Publishers,
31 UNION SQUARE, NEW YORK

Publishers of "Practical Course in Touch Typewriting," Cloth 75c.
Adopted by the New York and Boston High Schools.



VOLUME XV. COLUMBUS, O., JANUARY, 1910 NUMBER V

THE BUSINESS EDUCATOR
Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - - - Editor
E. W. BLOSER, - - - - Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra: Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra: Canadian Subscriptions 10 cents extra.)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted. If personal checks are sent, add 20 cents for collection fee.

Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

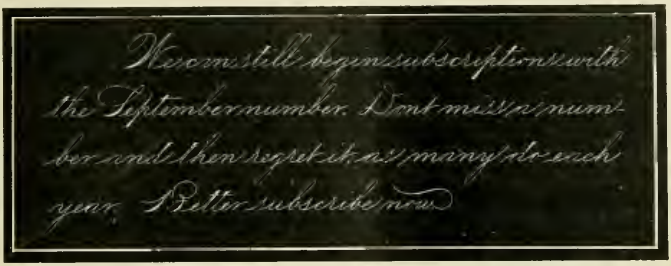
Back numbers cannot, as a rule, be supplied.

Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.



Anticipating the desire of our subscribers to have their subscriptions begin with the September number, we published a very large number of copies of THE BUSINESS EDUCATOR for the months of September, October, November and December. We are therefore still able to begin subscriptions for the Students' Penmanship edition with the September number when requested. In fact, we hope to be able to begin with the September number when desired for a month yet to come. This applies to the Students' Penmanship edition only, for the September and October numbers of the Teachers' Professional edition were exhausted shortly after publication. We are also pleased to state that the demand for the Students' Penmanship edition has been greater this year than ever before.

Subscribers may therefore still secure Mr. Darner's complete course of lessons in business writing and the complete series of articles by Messrs Cragin, Dwyer and Snow as well as the numerous other features which were begun in September.

Now is the time for subscribers and club raisers to get busy and secure the benefits of all of the features running throughout the year, for the supply of back numbers will undoubtedly be exhausted within a month.

You Never Can Tell

CHAS. T. CRAGIN,

Prin. Thompson's Business Institute, Holyoke, Mass.

A WOMAN OF BUSINESS.

When I graduated from business college I had spent all my money. I had no friends with any influence to get me employment, and I was painfully bashful. People say I have recovered from that fault, if fault it be. But I really did not know how to get a start. But I could write a decent letter, and I started out to find a job by mail. Among others, I addressed George A. Gaskell, owner of the Bryant and Stratton business college at Manchester, N. H. In course of time I received a letter from him saying that if I would accept a very moderate salary and complete a thorough course of instruction in every branch of plain and ornamental penmanship I could act as teacher of bookkeeping, etc., in his school the first of September.

I understood bookkeeping a good deal better than the average business college graduate and I suppose might be called an expert arithmetician; but I could not write worth a cent. I had to hurry too much in my business course to give much attention to it and so I accepted the offer and on the first of September I climbed four of the longest, crookedest and dirtiest flights of stairs I ever encountered in the Old Merchants' Exchange Building at Manchester, and introduced myself to the proprietor.

George A. Gaskell was, at that time, the most widely advertised and best known penman in the United States. Born in Ashtabula, Ohio, he had taken lessons in penmanship of old P. R. Spencer, at his Log Cabin Institute of Pen Art, and, while a mere youth, had become one of the brilliant staff engaged by Bryant and Stratton as teachers in their chain of colleges, which extended from Portland, Maine to New Orleans.

Gaskell had been connected with the New York college, afterwards Packard's, and Packard was always interested in the brilliant Ohioian, up to the time of his tragic death in the marshes of Jersey City, for Gaskell was a man of far more than average ability. He had been sent to Manchester, N. H. to take charge of a college located in that city and his fine penmanship attracted the attention of Col. John B. Clarke, editor of the "Manchester Mirror," one of the best known papers in New England. A large attendance at the college was the result, and the death of Stratton breaking up the chain of colleges, Gaskell bought the one at Manchester.

But Gaskell had one serious failing which has been greatly exaggerated in the telling. Sensational stories of his dissipation are common and, like the stories of other well known men, they did not grow less in the telling. He was not a steady drinker, would go for months without touching a drop of intoxicants, but when the spirit moved, there was something doing, and the outbreaks which followed were dazzling and spectacular and left little to be desired in thoroughness of execution. It is needless to say that the school did not benefit by these occasional exhibitions and at the time I went there it was at a pretty low ebb.

Gaskell, himself, had long since lost all interest in school matters and merely ran it as a side line to his more profitable Compendium. There are very few penmen now living who have seen half a century of service that did not get their inspiration to begin the art from the old Gaskell Compendium. Such men as L. Madarasz, W. E. Dennis, A. N. Palmer, E. C. Mills, A. S. Osborne, F. B. Courtney and scores of other "top notchers" will admit that from the old Compendium they were led to follow the line of work in which they so excel.

Gaskell began the compendium by setting a few copies for outsiders who, interested in penmanship, wished something for home practice. He gave them some hand written slips which were dashing specimens of the old time full arm and finger movement shaded writing made popular by P. R. Spencer and his followers. He charged $2.00 for these hand written copy slips and the demand for them became so large that he finally prepared a set and had them lithographed, put up in an attractive package, tied with pink ribbon and ornamented on the outside of the envelope with a portrait cut of his own striking features, and sold them for a dollar.

But Gaskell was a good deal more than a penman. He was a sharp and intelligent advertiser, and so far as I know, the originator of the "before and after" style of advertising which has since become so popular. He would get a photograph of some young fellow who had used the compendium and a specimen of his penmanship before he used it and another specimen after he had been using it for a few months. Gaskell's enemies said that these "after using" specimens were "doctored." One went so far as to say that he knew Gaskell wrote them himself or had some of his star penmen write them. This statement was absurd. The specimens were genuine and the only touching up ever done to them was, perhaps, the strengthening of an occasional line with India ink so that it could be photographed. I have seen scores of them. It was a very effective kind of advertising and resulted in the sale of more than a hundred thousand copies of the compendium.

There were other compendiums published at about the same time, possibly some of them preceded that of Gaskell. I am inclined to think that the excellent series of copies prepared by H. W. Shaylor, a fine penman of Portland, Maine, still living, preceded that of Gaskell, and A. R. Dunton, the eccentric and brilliant penman of Boston, had a set and so did D. L. Musselman, of Quincy, Ill., and A. H. Hinman of Worcester, all superb pen artists. I have seen nothing of Musselman's work in late years but A. H. Hinman has not forgotten how to astonish the stars of modern penmanship by his dazzling blackboard exhibitions and equally fine pen work.

My sojourn at Eastman's had taught me that business college circulars were inclined to be misleading, and that the equipments and course of study do not, in any case, exceed the printed description. But I have to laugh even now when I think of the "lay out" at Manchester. There were a dozen or more big walnut tables and a bank, or merchants' emporium, or whatever it was called, scattered about a large square room, big enough to hold a hundred students had there been that number. A great monitor stove stood well out in the room and furnished heat. As I took my first look about the room, where perhaps a dozen students, young men and women were about the desks, over in one corner was a table piled with unfolded papers, fresh from the printing press, and a rather tall, very slim, pale faced lad and a rather short, very slim, pale faced lad were folding those papers and glancing sidewise at the new arrival, myself.

I was a rather tall, very slim but *not* pale faced specimen of humanity myself. I had worked like "blue blazes" all summer in a clearing where we had burned over 50 or 60 acres of land to get rid of the brush. I was so thin that only on very clear days did I cast a shadow and so smoked and sun burned that I would have passed very nicely for an Indian.

I do not believe Gaskell introduced me to those youngsters, who were perhaps four or five years my juniors. He seldom did introduce anybody to anybody. Never seemed to think of it. But I soon found out that one was a little chap from Chester, by the name of W. E. Dennis. He was always sprawling that W. E. D. on paper and some amazing combinations he made of it. He had the flourishing bug and had it badly. He was a sort of protege of Gaskell, as much as anybody ever could be. Gaskell was pleased with the talent the boy had for slinging ink. He was a wonder. Not much bigger than a good sized ink bottle himself, he had already flourished the bounding stag and the bald headed eagle spreading his wings from pole to pole and the big snake and flocks upon flocks of the bob tail and split tail and any old kind of tail birds peculiar to the genus of flourished fowls which exist only in the vivid imagination of the off-hand penman.

Young Palmer, was a resident of Manchester and he, too, had the flourishing bug but not to the violent extent that Dennis had. It was a mild case with him and I think he had already begun to talk muscular movement, but I am not sure about that. He helped about the school, looked after the mailing of the Penman's Gazette, another venture of Gaskell's. Partly because he thought it would be a good advertising medium and partly because he had a little streak of journalism in his make up, he had started, the previous year, a Penman's paper which he called the Penman's Gazette. It was the pioneer of the three excellent penmen's papers now published and it had a paid circulation of perhaps two or three hundred copies and a gratuitous circulation of as many more. I think he printed an edition of a thousand, wrapped up a copy with every compendium and hoped to make it pay. It was a somewhat erratic publication came out monthly, generally, but was liable to skip a month on occasion. On the whole it was a very creditable publication for Gaskell had good taste and could write a good article, himself, and there were plenty more who were eager to get into print and express their views on matters and things connected with the chirographic art.

Dennis and Palmer and myself, considered ourselves the editorial staff, though about all we ever did was to fold the papers, address the wrappers and lick the postage stamps. I think I contributed one or two alleged humorous articles to the paper about the time of its death, possibly that hastened the event.

Many a good time we had together, Dennis, Palmer and myself in those good old times. We did not have much money, any of us, but we had excellent appetites, an abounding sense of humor and clear consciences, or no consciences, whichever you please. At any rate none of our sins kept us awake nights. There was not much in Palmer to suggest the human dynamo that has since talked muscular movement penmanship, days and nights and Sundays until he has succeeded in making the big city of New York and conservative Boston teach it, according to his method, in their public schools, and made his name known in almost every Catholic school in America. A big powerful man, Palmer, today, of bounding vitality and boundless optimism. The big West broadened him. He never would have done much in cramped-up New England. But the prairies gave him room and their breadth inspired him. A good fighter but a fighter in the open, and a big hearted fellow, is my old time pupil, for I gave Palmer some instruction in bookkeeping, and the like, in those early Manchester days.

Every school boy and business college student knows, at a glance, the dashing, offhand flourishing of that little fellow from Chester, Wm. E. Dennis. In avoirdupois he is not nearly as big as Palmer or myself, but no better fellow ever wore out shoe leather. I like to go into his studio in Brooklyn and smoke a cigar with him. He always gives me a cigar out of the box he keeps for people who come in to pay a bill, not the box he keeps for casual bores. He does not like to flourish eagles and bounding stags and boa-constrictors any more, and laughs derisively at his early ideas of art in general, and has lately become a full-pledged Sherlock Holmes in the detection of forgery, and other kinds of pen deviltry. Says he likes that kind of business and can tell by a man's hand writing whether he had hard or soft boiled eggs for breakfast, and whether he goes to church on Sunday or plays poker at home for five cent antes. But let us return to our mutton. I am getting a long way from the old Bryant & Stratton College and I have not yet started my story.

The school gradually filled up, though we did not have a large attendance that winter. Gaskell never said anything to me about teaching, so I sailed in and did the best I could. He collected

$25.00 in advance, for three months tuition, of every student who showed up and if anybody came in there to make inquiries, and had $25.00 G. A. enrolled it. He would have that $25.00 and the boy in at a desk before he knew it. He seemed to fairly hypnotize them. After they got in if they could get anything out of the school all right, he did not hinder them and he did not help them much. Occasionally he set a copy though he soon delegated that to me and I was a pretty poor penman. He used to come in occasionally and hear the Commercial Law class, in an absent-minded manner, and if one of the students had told him the "Law of Contracts" required the death penalty in case a document was not sealed, I do not believe he would have noticed the matter in the least. He would have gone on chewing his chin beard which he had a habit of twisting up into his mouth and would have reached up and pulled down his cuff, another habit he had, and gone on with the lesson.

Quite a number of students came to us from all parts of the country, attracted by Gaskell's penmanship. They thought they would obtain superior instruction from him, and it is needless to say, that they were somewhat disappointed, for he never paid any particular attention to them. I do not believe he ever showed Dennis anything about penmanship more than, perhaps to flourish an occasional swan or bird or quill for him and Dennis was his favorite pupil. Strangers with no particular talent got no particular attention.

One fellow from Illinois went at him one day savagely. Told him he was a blank humbug and a fakir and wanted his money back. Gaskell took it with amazing calm. Told him to go back into the room and mind his own business. If he did not he would get kicked out of there, neck and heels. As for getting any money back, he had more chance of being struck by lightning in mid-winter than of that. He afterward came around to me and said in his quiet manner, "That fellow Smith, is a *peculiar* kind of a man. He does not seem to be quite satisfied." And that was all Smith ever got out of it and he left us before long but he left his $25.00.

THE COMING OF HARRIET.

She came into the school one morning late in January of that year of my novitiate. A tall, dark-complexioned, slab-sided girl. Her hands were large and red and her dress was a good deal too short for her 5 feet, 8 inches of angularity. There were no feminine curves about Harriet, that was her name. She looked as if she had been triangulated by the U. S. Coast Survey, and there were sharp protuberances showing through her blue dress at knees and hips and elbows and shoulders. The dress she wore was of Amoskeag gingham and very evidently of home make. At any rate it did not suggest Worth, or Redfern. Her hair, which was ample in quantity, and coarse, and black, and Indian like, was done up in a sort of doughnut on the top of her head and hung in stringy bangs over her narrow and high brow. She had a prominent nose, and an ample mouth, with a protuberant chin below it, and a long neck set between sharp narrow and sloping shoulders. Her eyes which were small and dark had a singular look about them which I could not at first account for. When you thought she was staring you out of countenance and reading your inmost thoughts with concentrated gaze she was really looking at the minstrel parade coming down the street and on the other hand, when she apparently was gazing absent-mindedly out of the window she was really looking you right in the eye. In short Harriet was the crossest kind of cross-eyed.

There was not much rush on the part of the boys to get acquainted with Harriet. She lived with her father on a little half cultivated farm in Goff's Falls, three or four miles out of Manchester, and she hoofed it in on her ample feet when the weather was good and hoofed it out again bringing a good old fashioned dinner pail along with her. When the weather was bad the old man brought her in behind a fine frame work of horse, attached by a conglomerate of straps and strings to a rickety old Democrat wagon.

She was nineteen years old, and her education thus far, had been confined to a couple of terms a year, at the Little Red School House at Goff's Falls. She could read, write and cipher fairly well, but she wrote a hand like the hand of Providence. It was so broad and strong. Her red and callousted fingers grasped the pen much as they had grasped the hoe-handle and the pitchfork on her father's farm. I started her on the old Packard Manual and she plowed through it after a fashion, and worked pains-takingly at arithmetic, and commercial law, and penmanship which made up the balance of the course. But her books were a sight and she could never get the principle of debits and credits through her head or master the fact that bills receivable were not bills that you received from somebody and that bills payable were not bills you had to pay.

A WOMAN OF BUSINESS.

Dennis and I and Palmer talked the matter over, in high council and we all decided that it was "a shame to take the money". But You Never Can Tell. After she had been there about a month she sold Gaskell a barrel of apples for three dollars, and anybody that sold Gaskell anything for three dollars had elements of success in his or her make up. The old man brought them in his rickety old farm wagon behind the rickety old farm horse and a few days later Harriet told me that she had sold over 20 barrels of the same kind to business men in Manchester, bringing in a pail of samples, buying the apples of apple raisers in her little town and making fifty cents a barrel or more on them.

She told me also that she was going to sell a lot of potatoes after she got the apple market done up and she did. I noticed one day a flocking together of girls in the school. Their heads were together and I got a glimpse of bright colors, red and blue and crimson, and purple and green, but these colors were whisked out of my sight when I came in the vicinty of a group in which Harriet was always the center. A day or two later I took out of the waste basket a long paste board box marked "One Dozen Full Fashioned Hosiery" She had been to the Hosiery Mill and bought a lot of seconds of full fashioned hosiery which sold for about $1 a pair. She got them cheap and was selling them to the girls for seventy five cents. She was making a good thing out of it and so were the girls. A little while later neckties began to appear. Dennis had one of deep and vivid crimson and Palmer wore a marvelous decoration in gold and green, I bought one myself. I could not help it for Harriet was not a bit bashful about showing the wares. She ordered them by mail of a Jew house in New York and she sold them for half a dollar and made a good thing on it.

We had a good deal of chaff about Harriet for her bookkeeping was a fierce muddle. Her mind did not seem to be able to concentrate on the work and we, all of us, had doubts of her getting a position, and were sorry, for we all liked her for her cheerful disposition. Her wide bright smile lit up the room like a ray of sunshine, and it was a source of never failing interest to guess what she was looking at. But if she couldn't keep books she could *sell* things and her crowning effort was the introduction of a big lot of maple sugar from up country. And then in she came one day and, with a bright four inch smile, said: "I've got a job". We were a little surprised when she told us that she was going to a neighboring manufacturing City to work for an old man by the name of Carter who had a store which he called the big 8. It was at number 8 on a well known street of the city. Carter and her father had been soldiers together and he had given her a chance to come in to be his bookkeeper.

Carter's big 8 was a curious kind of a store. He had a little of everything in it. He charged a big profit on everything he sold and never sold anything out cheap to get rid of it. The result was that the store was crowded, from cellar to attic, with shop worn goods out of date, and unsalable at the price he asked. He had two nephews who were associated with him in the store. One was a lopsided fellow with a lame leg and the other a pasty faced, flaxen haired, pimply looking youth who acted as salesman and general all around drudge.

To this establishment came Harriet. I do not suppose her bookkeeping had much to do with the change that took place but that girl was a natural buyer and seller. She could sell anything and she had a positive genius for buying and she soon had old man Carter impressed with her abilities and a change came over that establishment. She cleaned out cart loads of old junk and got up bargain sales and soon Carter's Big 8 was the center of attraction in that city. And then, just to keep her hand in, she married the lop-sided nephew and in a few years was one of the firm. I saw her about this time and there was quite a change in the girl. She had filled out, and she wore tailor made clothes, and gold eye glasses, and her hair was done up as the hair of most women was at that period, and she looked an entirely different proposition. She received me with the same wide and cheerful smile that always lit up her countenance and said, that she was going to show those people something before she got through with them. And she certainly did.

The nephew did not last long. He died after a few years, but the Big 8 lived and grew, and flourished, and took up the entire block in which it was located. You can go there today and you can buy anything under the heaven, almost, from a paper of pins up to a steam engine. It is by far the largest department store in that County of Mass. The old man Carter had gone over to the big majority and the other nephew is out of it and Harriet reigns supreme, mistress of the biggest department store in that part of the state and Bradstreet's writes B after her name, which means one hundred and fifty to two hundred thousand dollars. Credit A 1. She is still a widow and says she is too busy to take care of a man.

I left the college after two years' service and Gaskell was one day found lying dead on his face in the mud of the Jersey City marshes, he had had removed to that city. Many a worse man has lived to ripe old age.

A number of years ago I investigated spiritualism and one day a medium who was giving me a sitting began to choke and gasp and clutch the air and said he was the spirit of G. A. Gaskell adding that he had a hard time of it on earth and was now taking things easy for a while. I'm not a spiritualist but it was odd wasn't it?

As for Harriet she is still very much alive. She didn't look much like a business woman when she first dawned upon us. But You Never Can Tell.

Mr. Arthur G. Skeels, whose portrait appears herewith, was born in 1881 near Mineral City, O. As usual, he is a farm product, receiving his education on the farm and in the country schools. Then he taught country school, and completed a commercial course at the Massillon, Ohio, Actual Business College between times.

He next taught commercial and shorthand subjects in Scio, Ohio, College for three years, following which he engaged in office and stenographic work in Cleveland, O., and is now located in Columbus, doing similar work.

Mr. Skeels however is not merely content with holding a job, but is also bent upon filling it. Moreover, he occupies his spare moments in writing and reading, and as a consequence has developed a fund of practical knowledge and a concise mode of expression, with the result that he has consented to contribute a number of articles to THE BUSINESS EDUCATOR, which will be, we feel sure, especially valuable to young people entering the commercial world. These articles will be short and to the point, the first of which appears elsewhere in these columns.

Lessons in Practical Writing. No. 1.

C. E. DONER, Beverly, Mass.

Director of Penmanship in Four State Normal Schools of Mass.

Subscribers' writing criticised free. Send specimens to Mr. Doner at above address, inclosing self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

INTRODUCTION.

The object of this course of lessons is to teach plain, practical business writing. The lessons are based on the Arm Movement Method. The copies are progressive; they are graded systematically and go from the simple to the complex. When all the lessons are practiced in this pedagogical order, a practical course of penmanship will have been completed. However, they need not be practiced in this order by advanced pupils or when otherwise directed by the teacher.

MATERIALS.

"A workman is known by his tools." Always use the best materials. Time is wasted in using poor pens, ink, holders and paper. A pen with a medium point is best, not coarse or fine. One's judgment should be exercised in the matter of using pens. Any good fluid ink is recommended so long as it flows easily from the pen. A penwiper should be used to keep the pen clean. A new pen seldom writes well without first moistening it with ink and then wiping it. A wet sponge is best for keeping the pen clean. Penwipers made of woolen or cotton goods are all right. A pen should always be well moistened by dipping it into the ink above the little hole in the pen. A wooden, cork-tipped or rubber-tipped penholder is best and should be of medium size.

LESSON 1. POSITION WITHOUT PENHOLDER.

In teaching position two things should be carefully considered; first, *health*; second *efficiency*. The secret of doing efficient work is to sit in an easy, natural, healthful position.

The feet should be flat on the floor and slightly separated. Sit well back in the chair and bend slightly forward from the hips—not from the waist. Keep the shoulders square and the back straight. Both arms should be on the desk and the elbow bone of the right arm should extend just off the edge. Study *Illustration* 7.

FIRST THREE IMPORTANT STEPS.

Step 1. Let the full weight of the right arm rest on the desk. Close the right hand making a fist. *See Illustration* 1. This swells the muscles in front of the elbow. Center your thoughts on the muscles not on

ILLUSTRATION 1.

the hand. With the hand closed this way, move the arm rapidly on the muscle in front of the elbow in and out of the sleeve to the count of one, one,one, and at the rate of 200 "ones" per minute; then roll the arm on the muscle circling the closed hand toward the left at the same rate; then reverse the movement with the closed hand circling toward the right at the same rate. These movements are (1) push-and-pull, (2) round direct, (3) round indirect. They should be practiced thoroughly.

ILLUSTRATION 2.

Step 2. Now open the hand out as flat as in *Illustration 2*. Keep the wrist and hand free from the desk. Practice the same three movements to the same count and at the same rate. Watch the tips of the fingers and see that they circle when practicing the "round direct" and "round indirect" movements.

Step 3. Now curve the third and fourth fingers under the hand, bend the forefinger and thumb, and practice rapidly the same three movements—push-and-pull, round direct and round indirect—to the same count and at the same rate. *See Illustration 3.* The third and fourth fingers must glide freely on the desk in the three directions. When practicing with the hand in a writing position in this way, *the wrist must not touch the desk or paper.* Look again at the *Illustration*. Place the thumb against the forefinger about at the first joint. The clothing of the forearm should be loose so as to give freedom to the movement. You are now ready for Lesson 2, providing Lesson 1 is thoroughly understood and mastered.

ILLUSTRATION 3.

LESSON 2. POSITION WITH PENHOLDER.

The practice on this lesson is to be done with dry pen on paper. First study *Illustration 4*. This gives the correct position at the desk. The left hand should hold and adjust the paper and should be placed at

ILLUSTRATION 4.

the top of the paper above the right hand. Tip the paper so that the right forearm and the right edge of the paper are nearly parallel. Study the *Illustration*. Place the forefinger nearly at the end of the holder and bend it outward. Now study *Illustration 5*. The end of the thumb should be on the holder and back of the forefinger. The joint of the thumb must bend outward. Curve the third and fourth fingers under the hand so that they will slide *freely* on the nails. See *Illustration 6*. A good way, also, is to have the joint of the little finger slide on the paper. The third and fourth fingers should slide over the paper the same as the pen—this is important. Hold the penholder in the crease at the large knuckle. See *Illustration 6* Get a good firm hold on the penholder, but do not grip it. The penholder points toward the right arm anywhere between the shoulder and elbow, preferably toward the shoulder. See *Illustration 4*.

ILLUSTRATION 5.

Be sure that Lesson 2, which deals with position and penholding, is thoroughly understood before taking up Lesson 3.

LESSON 3. PRACTICE WITH DRY PEN.

See that you now put to practice the instructions in the foregoing lessons. Study again *Illustrations* 4, 5 and 6. Dry pen practice is for the purpose of touching the pen *lightly* to the paper, and at the same time it gives correct movements for making the exercises with ink. Movement exercises or letters are the pictures or photographs of certain movements. Therefore, if the movements with dry pen are made correctly and brought under control, the exercises or letters will represent good pictures when ink is used. First practice the push-and-pull movement to the count of one, one, one, one; or, down, down, down, down, at the rate of 200 downward strokes per minute. The count is for the downward strokes only. At this rate 300 counts should fill one line, two spaces high, progressing slowly across the paper. Two spaces include three blue lines. *Important.* In practicing the push-and-pull movement, push and pull the pen directly away from and toward the center of the body. *This determines the correct slant for exercises and letters.* The fingers must not act; they are used only for holding

ILLUSTRATION 6.

the pen holder. The movement should be made two spaces high, as shown in Lesson 5. Also practice with dry pen the round direct and the round indirect movements, as shown in Lessons 6 and 7, progressing slowly across the paper to the count of one, one, one, one.; or, round, round, round, round; or, light, light, light, light; at the rate of 200 downward strokes or revolutions per minute, and with 300 counts filling a line at this rate. The name for each of these exercises, when made with ink, is given in Lessons 5, 6 and 7. Also a good movement to practice with dry pen is the over-and-back, or lateral movement, gliding the pen lightly the full length of the line to the count of over-back, over-back, over-back; or glide back, glide-back, glide-back, making the motion rapidly enough to admit of an easy movement of the pen. In practicing these movements, *the wrist must be free from the paper*, the third and fourth fingers must glide freely, and the hand must be in a standing-up, working position. You are now ready to use ink, but keep on reading, studying and thinking. You will get out of this work just what you put into it.

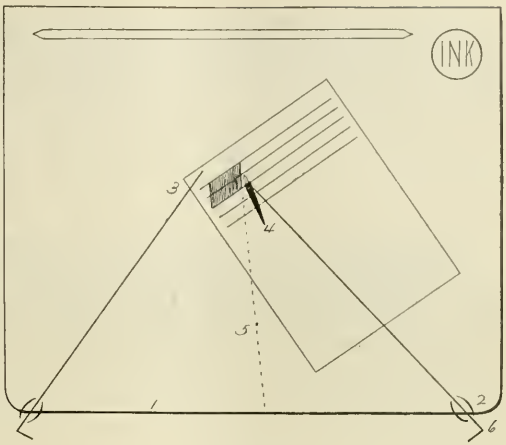


ILLUSTRATION 7.

SOME IMPORTANT POINTS TO BE CONSIDERED BEFORE PROCEEDING FURTHER.

Muscular Relaxation. When practicing with dry pen or with ink the muscles must be loose, free and relaxed, not held stiff or rigid. The movement exercises are only a means to an end. By practing them with a free, light, elastic movement, stiffness and rigidity of the muscles will be overcome and writing becomes a pleasure. Control of movement comes with practice.

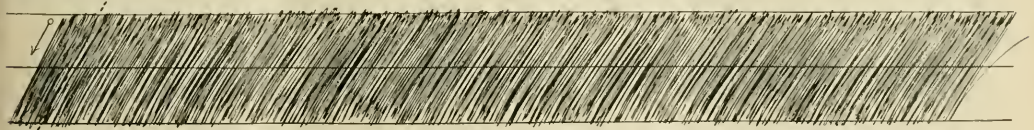
Preliminary Movement. There should be motion of the pen before touching the paper, especially in making movement exercises and capital letters. This makes writing light, free and forceful, and shows freedom of Arm Movement.

LESSON 4. WHAT ARM MOVEMENT IS.

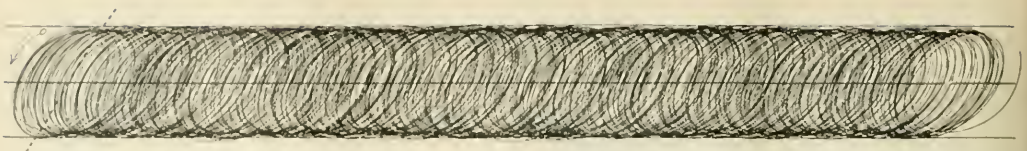
The propelling or driving force in using Arm Movement should come from the muscle situated in front of the elbow. The third and fourth fingers should glide freely over the paper, and the wrist should be kept free. *Therefore, Arm Movement is used when the right forearm is propelled in and out of the sleeve on the muscle, when the third and fourth fingers glide freely, when the wrist is kept free, and when the forefinger and thumb are not allowed to act.* The right forearm has two *rests*—the muscle in front of the elbow and the third and fourth fingers. The muscle serves as the driving force and the fingers serve as the gliding or controlling force. In other words, the right forearm has two *supports*—the muscle in front of the elbow and the third and fourth fingers. The propelling support is the muscle, and the fingers serve as the gliding and controlling support. The finger support should be *firm* in order to keep the hand in a standing position and not allow it to topple over on the side, and to prevent the wrist from resting and dragging.

STUDY ILLUSTRATION 7 CAREFULLY.

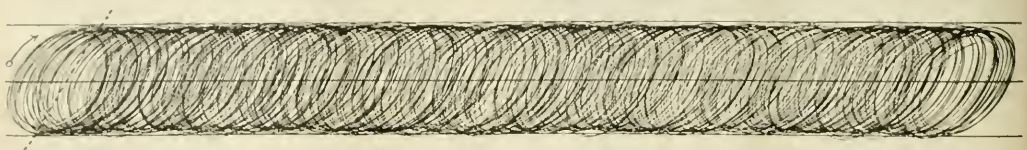
Here the correct position of the paper on the desk is shown, also the correct position of the arms on the desk and their right relation to the paper. Number 1 illustrates the desk, number 2 the muscle of the right forearm on the desk, number 3 the position of the left hand holding the paper, number 4 the position of he penholder in the hand pointing in the direction of the right shoulder, number 5 the direction in which the pen is pushed and pulled directly away from and toward the center of the body which determines correct slant, and number 6 the position of the elbow just extending off the edge of the desk. The important point is to have the right forearm and the right edge of the paper nearly parallel, as plainly shown in the illustration.



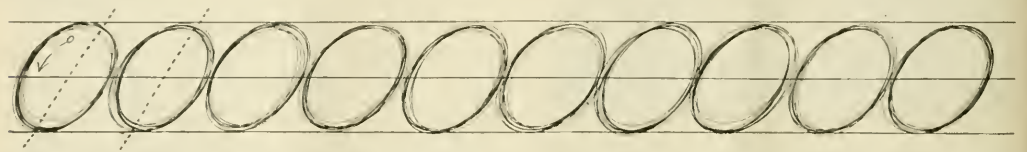
LESSON 5. This is the push-and-pull compact movement exercise. The arm must move freely forward and backward on the muscle in front of the elbow, the third and fourth fingers must glide lightly up and down on the paper, and the wrist must be kept free from the paper or desk. The thumb and forefinger must not act—they are used only for holding the penholder. Push and pull the pen directly away from and toward the center of the body—this determines correct slant. Keep correct position of left hand, right hand, body and feet. Count 1-2-3-4-5-6-7-8-9-10—1-2-3-4-5-6-7-8-9-20 and so on by 10's to 100, and at the rate of 200 downward strokes a minute. At this rate 300 counts should fill a line. Therefore, 100 counts, by 10's, should fill one-third of a line. Any other higher number than 300 counts for filling a line may be used if desired. But there should be a stated number of counts for filling a line in order that all pupils may complete the exercise at the same time and get a light line of good quality. Try to reach 500 or 800 in filling a line, but retain lightness. Count also by repeating the word "one" or "down." Begin the exercise on the downward stroke and make it two spaces high. Always practice the motion a few times before touching the paper. Master this exercise before proceeding to Lesson 6. Success in writing a good business hand depends a great deal on mastering the fundamental movement exercises.



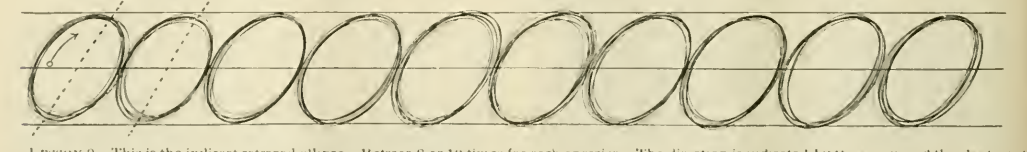
LESSON 6. This is the direct compact ellipse. The arrow indicates direct motion, and the dotted line emphasizes correct slant. Let the arm roll freely on the muscle in front of the elbow. Circle the third and fourth fingers lightly on the paper, and keep the wrist free. See that the writing machinery is in the best of running order. Now is the time to lay the right foundation. Count 1-2-3-4-5-6-7-8-9-10 1-2-3-4-5-6-7-8-9-20 and so on by 10's to 100, and at the rate of 200 downward strokes or revolutions a minute. At this rate 300 counts should fill a line, 100 occupying one-third of the line. Any other number than 300 counts for filling a line may be used if desired. A good plan is to work up to as high a number as possible—say 500, 800, or even 1000 counts—and retain a good quality of light line. The count may also be given by repeating the words "one", "round", "down" or "light."



LESSON 7. Review Lesson 3 before beginning practice on this lesson. Read the instructions thoroughly. This is the indirect compact ellipse. The arrow indicates indirect motion, and the dotted line shows correct slant. Practice the preliminary movement before touching the paper, and when touching do so very lightly. Count 1-2-3-4-5-6-7-8-9-10 — 1-2-3-4-5-6-7-8-9-20 and so on by 10's to 300, which should fill the line. One-third of the line is filled in 100 counts. Work up to a high number of counts for a line and retain lightness of line. Let the movement be light, free and elastic. Count also by repeating the words "one," "round," "light," "feet-flat," "heads-up," and at the same time retain the rhythm. Read the paragraph on *Counting*, Lesson 4.

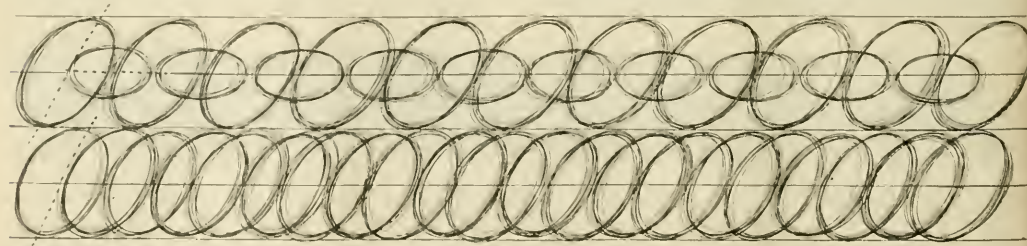


LESSON 8. This is the direct retraced ellipse. Retrace 8 or 10 times for each exercise. The exercises must be uniform in slant as indicated by the dotted lines. Touch the pen to the paper on the downward stroke after a few preliminary motions are made. Watch position, practice intelligently, and let the movement be free, light and elastic. Count 1-2-3-4-5-6-7-8 — 1-2-3-4-5-6-7-8, at the rate of 200 downward strokes or revolutions a minute. Stick to one exercise until you master it.



LESSON 9. This is the indirect retraced ellipse. Retrace 8 or 10 times for each exercise. The direction is indicated by the arrow, and the slant must be uniform as shown by the dotted lines. Practice the exercise thoroughly. Count 1-2-3-4-5-6-7-8 — 1-2-3-4-5-6-7-8. Think while you practice and and practice while you think and then there will be no loss of ink. This is a good motto to follow in practicing the lessons in this book.

LESSON 10. Retrace 8 or 10 times for the retraced ellipse and 8 or 10 time for the push-and-pull exercise. The ellipse may be made both ways around. This is an important lesson and requires considerable practice. Master it.



LESSON 11. Here are review exercises of the direct and indirect retraced ellipses. Retrace each one 8 or 10 times. Keep up speed of 200 revolutions a minute. Notice closely the slant of the exercises as shown by the dotted lines. The small exercise must be a horizontal ellipse. Master the exercises before proceeding to the next lesson.

Lesson No. 5 in Business Writing

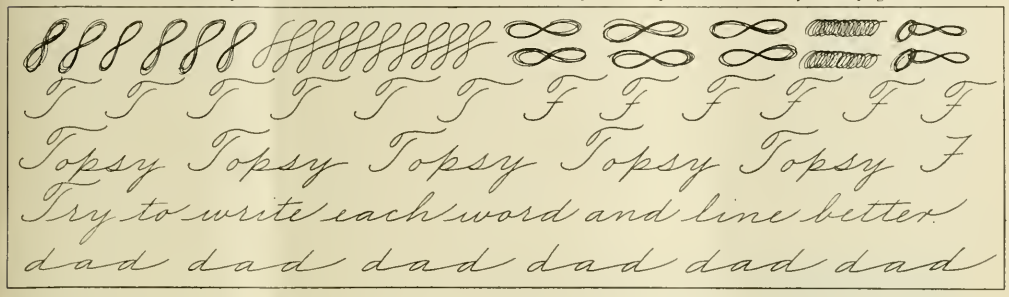
H. L. DARNER,

FALLS CITY BUSINESS COLLEGE, FALLS CITY, NEBRASKA.

Subscribers' writing criticised free. Send Specimens to Mr. Darner at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

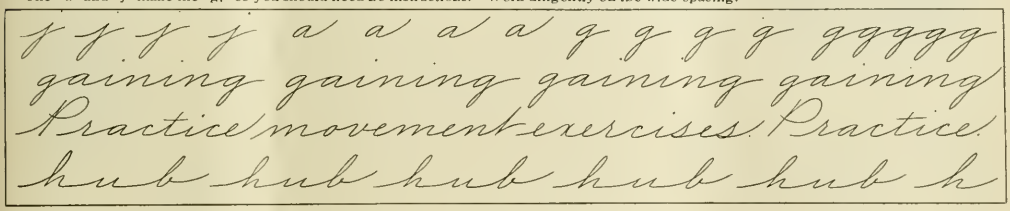
44

Work the exercises out carefully. Notice that the stems of "T" and "F" are almost perfect compound curves. Keep the "cap" graceful.



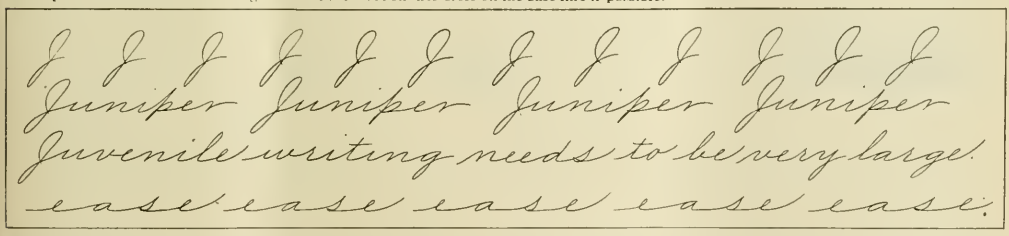
45

The "a" and "j" make the "g," so you should need no instructions. Work diligently on the wide spacing.



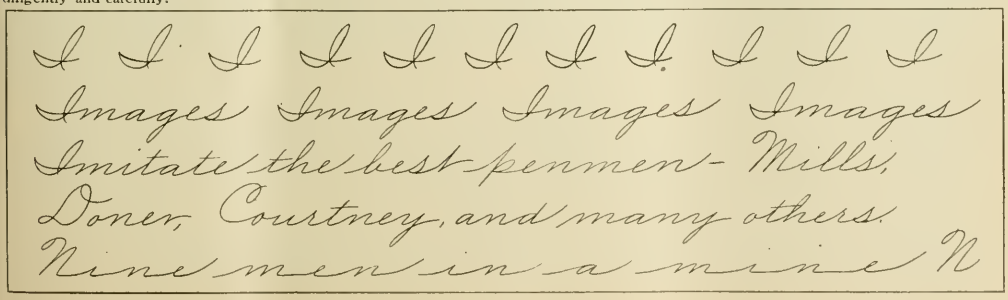
46

Keep the down stroke of "J" straight. Have the three strokes cross on the base line if possible.



47

The "I" begins similarly to "J" and ends similarly to "B." Make it freely. If you would become a penman you must make up your mind to work diligently and carefully.



q q q q q q q qqq qqq qqqq

quinine quinine quinine quinine

Quincy is a city in Illinois Qui

runners runners runners runners

48

The first part of the "q" is the same as the "g". The loop however is made in the opposite direction and not quite so rapidly.

Z Z Z Z Z Z Z Z Z Z Z Z Z Z

Zebra Zebra Zebra Zebra Zebra Z

Zealous work is bound to improve your

penmanship. Work and improve.

49

The first stroke of "Z" is about the same as the down stroke of "Q." The little loop must not be horizontal. Make the letter freely without raising the pen

lll qqq iqlqlqlql

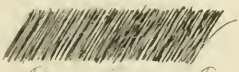
f f f f f f f f f fff fff fff fff

fife fife fife fife fife fife fife fife

Have your neighbor criticise your work.

50

We now have the most difficult small letter. If you have mastered the "I" and "q" you will have no trouble whatever with it. Have others criticise your work for you. It helps.



V V V V V V V V V V V V

Vivian Vivian Vivian Vivian Vivian

Very truly Very truly Very truly Very

51

Down stroke in "V" is a compound curve. Don't make the finishing stroke too high. Small beginning oval is the same as in the "H-stem."

z z z z z zz zz

zany zany zany zany zany zany

Zaner is a masterful penman. Do as he did.

Be a slave to your work.

52

The "z" is an odd letter, tho not a difficult one by any means. The part above the line is exactly the same as the first part of "n". The loop is similar to the other lower loops.

U U U U U Y Y Y Y Y

Unison Unison Unison Unison Union

Yours very sincerely. Yours very sincerely.

We have had all of the letters. Now review.

53

The "U" and "Y" are similar. Study the shape of them closely. The finest penmen are the ones that study form the most. This finishes the letters, and you will now be expected to do some fine work while reviewing.

Apple Bubble Cradle Dizzy Early Fiddle

Gasser Howard Island John Kick Lease

Money Nagle Ozone Pepper Quiet Rise Son

Torn Union Valor Wine Xerxes Yours Zaner

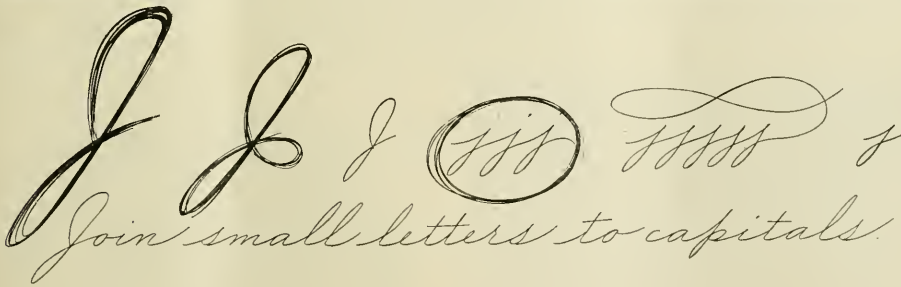
54

Write a page at least of each word, then try a hundred times, if necessary, to get a good plate. I want to see the plate only. I don't care for the preliminary practice.

Supplementary Penmanship Practice

FRED BERKMAN,

Penman Blair Business College, Spokane, Wn.

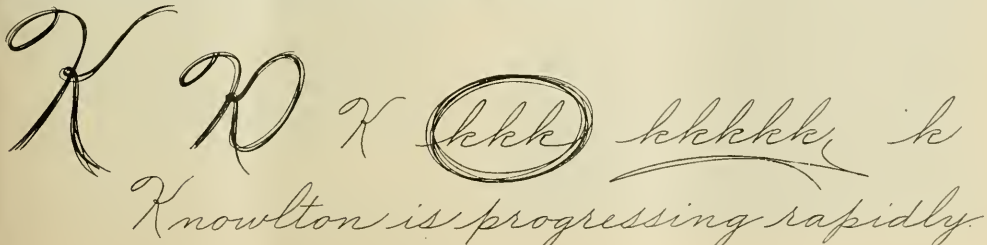


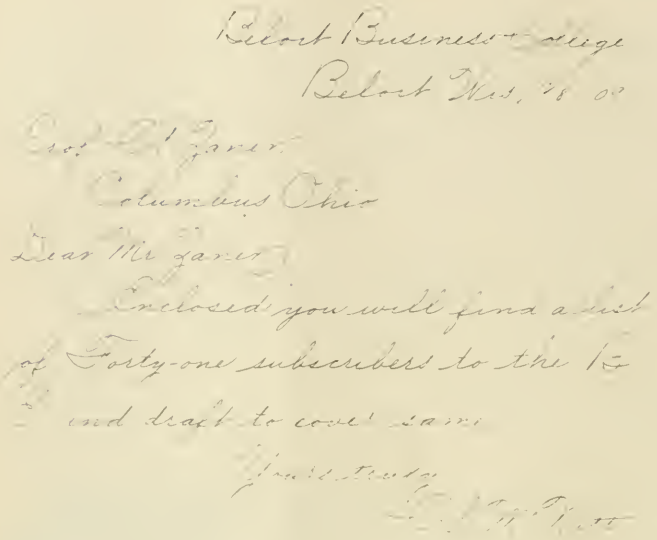
J

1. Raise arm from the table or desk, if you can't make letter with *arm down.*
2. The "swing around" is the enjoyable part of exercise when mastered.
3. Start on line, cross on line, and finish with laststroke struck thru the line.
4. Make the exercise around letters with the indirect movement. Easy now.
5. Use fingers a little in making up strokes—compound curve—finish of letter.
6. Top part of letter made almost like "i" and bottom like "g".

K

1. First part made like first part of H. Watch the compound curve carefully.
2. Refer to H 2. Note where the second part joins to first—linked together.
3. Here's a good count: Round, down—curve, swing. Keep up the motion.
4. Made almost the same as letter "h." Bottom part needs most attention.
5. Strong lines now, please—just as strong as the one, two, three, swing below.
6. Here's another letter that has changed in style—the last part mainly.





SPECIMENS

Some unusually fine first, second and fifth grade pupils' writing is at hand from Mr. J. O. Peterson, supervisor of penmanship in the public schools of Tacoma, Washington. These little folks are producing some penmanship that is almost wonderful, being unusually fine in form and free in movement and being this, it is naturally large, as it should be for children. Mr. Peterson is evidently making good in the far west if we may judge by results.

A package of exceptionally well executed cards, comprising flourishing, ornamental penmanship and round hand, is at hand from Mr. C. E. Sorber, Noxen, Pa. Mr. Sorber's work is especially accurate and resembles to a large degree the work of C. C. Canan. This Mr. Sorber, we believe, is going to be heard from later on in our profession.

Some unusually fine writing is at hand from second grade pupils of the West Lafayette, Ind., Public Schools, under the supervision of Miss Laura Jane Breckenridge.

N. R. Fiebig, penman in Central Business College, Stratford, Ont., writes an excellent business hand as shown by his letter renewing his subscription for one year. He also inclosed a set of ornamental capitals showing that he possesses more than ordinary ability in that line.

From C. V. de la Vega, San Juan, P. R., we have received some specimens of penmanship in the form of round-hand, indicating that he is a very close student in this branch of penmanship.

Some very precise, practical, small letter specimens, comprising the minimum letters only, from students of the Fremont, Nebr., Business College, Miss Lois M. Stewart, teacher, are at hand and are among the best received at this office. They clearly show the finest kind of training and demonstrate the fact that Miss Stewart is as fine a teacher as she is penman.

Some unusually systematic penmanship practice from students is at hand from the Coleman National Business College, Newark, N. J., L. C. Horton, penman. From the point of improvement and the general average of form and freedom, the work is among the very best we have received. The work is all done upon cross-ruled paper, each letter or exercise occupying a square.

A fine page of movement exercises has been received from L.s. J. Laframboise, student of Willis Business College, Ottawa, Ont.

CLUB CHAT

Mr. C. L. McNitt, penman and teacher in the Beloit, Wis., Business College, recently favored THE BUSINESS EDUCATOR with a handsome list of subscriptions. Mr McNitt is a wide-awake capable teacher, and we expect good results from his work in the Beloit Business College.

An appreciated list of subscriptions is at hand from Mrs. Nina P. H. Noble, teacher of penmanship in the Morse Business College, Hartford, Conn. Mrs. Noble is without question one of the leading teachers of penmanship in our profession, irrespective of sex. She always gets results at the hands of a large portion of her pupils. And no wonder, for she is a veritable dynamo of human initiative and enthusiasm.

From J. B. Clark, Principal of the business department of the Jacobs Business College, Dayton, O., we have received a club of nineteen. Mr. Clark writes a good business hand and judging from the number of B. E. Certificates his students win, he also knows how to teach penmanship.

K. C. Atticks, principal of the commercial department of the Baltimore Business College, favors THE EDUCATOR with a list of twenty-six subscriptions. Mr. Attieks is one of America's best teachers of writing.

H. C. Lethingwell, penman in Spencer's Business School, Kingston, N. Y., shows his appreciation of THE BUSINESS EDUCATOR with a club of forty-one names. He also reports that the attendance in their school is very satisfactory and interest good.

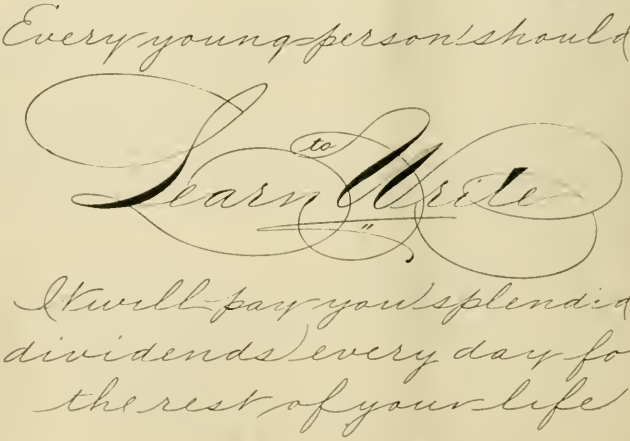
Early in November Mr. L. C. McCann, of McCann's Business College, Mahanoy City, Pa., favored us with a Thanksgiving club of twenty names, being but one of a number of similar contributions received during the year. McCann is one of the most genial, gentlemanly and progressive men in our profession.

K. H. Bishop, Vice President of Union College, Eau Claire, Wis., sends a list of sixteen names for THE BUSINESS EDUCATOR and incloses specimens from a number of his students. These specimens are very good, the work being quite uniform and systematic, and some of the work submitted indicates that some Business Educator Certificates will soon be sent to Union College.

A fine list of subscriptions was recently received from our good friend, D. W. Hoff, Supr. of writing in the public schools of Lawrence, Mass. Mr. Hoff is without question one of the brainiest men of our profession, as our readers know from the nature of his communications from time to time as they appear in our columns. His communications to us are always filled with helpful suggestions and wholesome criticisms. He is a many-sided man and as big-hearted as he is brainy.

C. A. Zarker, of the Pennsylvania Business College, Lancaster, Pa., writes a fine business hand. He also knows how to interest his students as evidenced by his support of THE BUSINESS EDUCATOR in the form of 78 subscriptions so far this year.

Mr. F. M. Schuck, of the New Britain, Conn., Commercial College, is not allowing his students to be without the benefits derived from THE BUSINESS EDUCATOR. We acknowledge receipt of a good sized list recently received from Mr. Schuck.



By G. E. Spohn, Pres. C. C. C. C., Madison, Wis.

THE EASTMAN HOMELAND PENMANSHIP CONTEST.

The above picture shows thirty-seven of the forty-three students represented in the Homeland Contest, which took place on November 19, in Eastman College, Poughkeepsie, N. Y. This unique affair was, as the name indicates, a contest in penmanship, each contestant representing a different state or foreign country. Twenty-seven states and thirteen foreign countries were represented.

The work was judged (1) on movement and ease, (2) form and (3) arrangement of page and spacing throughout. First honor was won by J. Bringas, of Mexico; second by R. H. Bibolet, of Texas; third by J. Zielinski, of Poland. The prize was a fine hand made certificate.

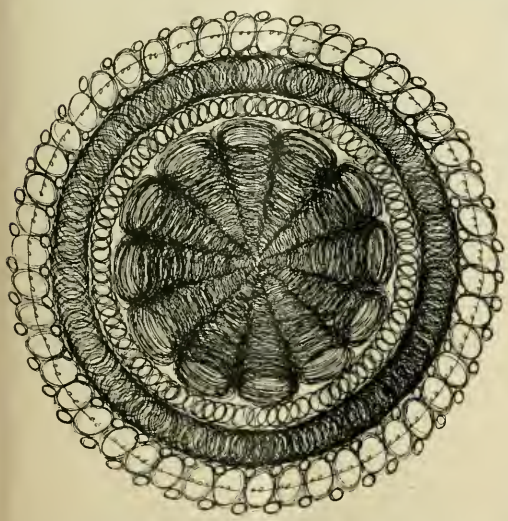
The contest was unique in concept and successful in execution. Others might try it by wards in cities, etc.

V. M. Rubert, penman in this pioneer institution, is certainly making things hum in his penmanship classes, and securing unusually fine results as evidenced by a large number of excellent specimens recently received.

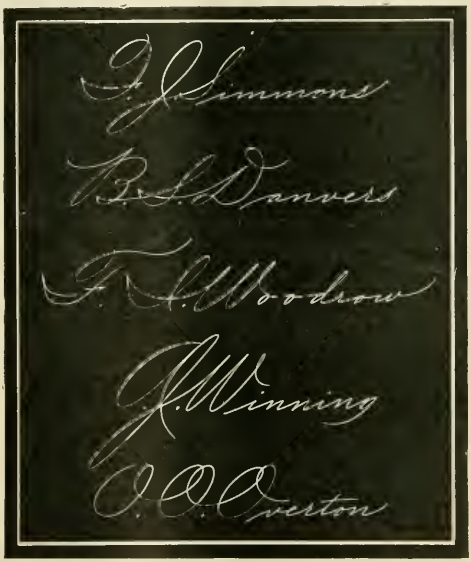
Key to Picture of Homeland Contestants.

1. Lamicq, H., Costa Rica; 2. Nelson, C. C., Mont.; 3. Aursch, W. F., N. Y.; 4. Bringas, J., Mexico; 5. Roller, J., Pa.; 6. Small, W. B., Miss.; 7. Lytle, J. W., Ohio; 8. Schonenberg, F., San Salvador; 9. Conto, M., Cuba; 10. Reitenour, S. H., Ind.; 11. Newman, L. M., Ill.; 12. Bibolet, R. H., Texas; 13. Dickson, Geo., Mich.; 14. Frantz, W. G., Pa.; 15. Williams, G. A., W. Va.; 16. Joslin, R. A., Mass. 17. Marian, J., Italy; 19. Avery, Lillian, Conn. 18. Rockwood, G. A., N. Y.; 20. Harris, F., Fla.; 21. Taylor, J. G., R. I.; 22. King, C. A.; N. H.; 23. Rubert, V. M., S. D.; 24. Pott, J., China; 25. Potter, E. C. Col.; 26. Oseka, K., Japan; 27. Bloedorn, E. R., Md.; 28. Chapman, Agnes B., Conn.; 29. Salib, A. H., Egypt; 30. Zielinski, J., Poland; 31. Sherrod, H. A., Tenn.; 32. Davis, H. H., Va.; 33. Diaz, E., Porto Rico; 34. Pritchett, J. H., Ga.; 35. Pollard, J. O., N. C.; 36. Lewis, L., Canada; 37. Nolen, L. A., Alabama; 38. Lephiew, W. E. Arkansas; 39. Schlatter, H. E., N. J.; 40. Navarro, M., Nicaragua; 41. Sligh, T. D., So. Car.; 42. Morena, G. S., Peru; 43. Hurley, H. L., Ariz., Ter.

The last six were not in the picture, Conn., Pa. and N. Y. have two names each, making 27 states and 13 foreign countries.



By Muriel Halstead, pupil of Sophie Andrews, teacher in the Maryland School and Kindergarten, Los Angeles, Calif.



By A. E. Cole, Prin. Coml. Dept., Tarentum, Pa., High School.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

POSITION-PENHOLDING.

Few teachers in public schools fully appreciate the matter of position, especially penholding, on the part of their pupils. We say "fully" advisedly, for unless the matter of penholding is rightly and rigidly enforced at the right time, wrong results are sure to ensue.

Vertical did more harm in encouraging the rolling of the hand over on the side than in any other particular. The slant of one's writing can be changed more readily than one's habit of penholding.

If we could clearly recognize the hand and arm as a writing machine, for such it is, and see in it the same mechanical levers found in the typewriter, we could realize more fully the need of a proper adjustment in order to secure the most efficient results.

No machine can do as good service on its side as on its feet and no hand can perform its full duty turned and twisted in a manner never intended by nature. And the chief reason of a poor position is that children attempt the performance of an art beyond their ability before they have acquired its mastery. Abnormal effort is the consequence.

Correct penholding is a matter of discipline on the part of the teacher, and of will on the part of the pupil. Poor penholding on the part of a class is an indication of weak discipline on the part of the teacher or ignorance and consequent indifference as to the importance of the subject.

The right mode of execution is out of the question so long as the hand and pen are poorly held, and without right method in action, right results cannot follow. Position is therefore first in importance; not form, not freedom, but *position*. After that comes form *with* freedom, and never before.

Much practice is worse than useless because the hand is on the side instead of on the little finger or third and little fingers, depending upon the build of the hand, height of desk, age of pupil, etc. Not one position for all, but an efficient position for each along similar general lines.

The penholder should slant at an angle of from forty to fifty degrees; the hand should glide on the third and fourth fingers or on the little finger alone, and the arm should rest at the elbow. The wrist need not be flat except when writing upon a high desk, and the fingers need not glide on the nails. The hand should be about half open.

A good position is what is needed—not some one exact position for all. And a good position is the result of careful attention and perseverance, just the same as good spelling, good English, good anything. It is not a matter of nature as opposed to art, but nature made to conform to the requirements of art. Let us therefore emphasize the importance of position as concerns penholding—the other essentials of correct penmanship will then naturally follow.

DONER & DARNER.

We have been saying but little concerning Mr. H. L. Darner's splendid series of lessons in business writing now running in THE BUSINERS EDUCATOR. They are fine enough to speak for themselves, and they are speaking if we may judge from words of commendation received and results secured by students.

Another series which will also speak for itself starts in this number. We refer to the lessons by Mr. C. E Doner.

When you equal Doner & Darner you must get up rather early in the morning, and then some, as the slang phrase goes.

So here's to the two D's.

Mr. and Mrs. J. H. Wollaston
Lincoln, Neb.

Mary Isabelle Wollaston
Born Nov. 11, 1909.
Weight 6 pounds.

Mr. and Mrs. Benjamin M. Winkleman
Albany, N. Y.
announce the birth of a son
on Saturday, November the thirteenth
Weight 7½ lbs.

Lyle Clayton,
weight 10 pounds,
December 5, 1909.
Mr. and Mrs. C. L. McNitt
Beloit, Wis.

Mr. and Mrs. H. A. Reneau
Winona, Minn.
Zanera Wenona Reneau
8 pounds
November 30, 1909.

PARTIAL CONTENTS

For the Professional Edition of the Business Educator for January, 1910.

ENGLISH, S. Rowland Hall, International Correspondence Schools, Scranton, Pa.
ACCOUNTANCY, C. C. Jones, Teacher, Accountant and Auditor, Dunkirk, N. Y.
ADVERTISING, J. W. D. Grant, Advertising Specialist and Author, Rutherford, N. J.
ARITHMETIC, C. E. Birch, Atchison Co. High School, Effingham, Kans.
LAW, Laura C. Niswander, Central Normal College, Danville, Ind.
THE TEACHER, Melvin W. Cassmore, Seattle, Wn., Commercial School.
ASSOCIATION REPORTS.
NEWS NOTES AND NOTICES.
INTERESTING NEWS ITEMS.
CATALOGS AND CIRCULARS.
SCHOOL AND PROFESSIONAL.
ETC., ETC.

Position, Form, Movement.

EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

"One Good Turn Deserves Another."

The little, derided, impecunious, precedentless business college of half a century ago won such a conspicuous victory that today business schools, big and little, poor and good, strong and weak, private and public are dotted all over America.

And it is all the result of a few, far-seeing, practical souls long since departed, on the one hand, and a continuously increasing need and demand for men and women educated for business the same as for law, medicine or literature, on the other hand.

As individual initiative and the private school gradually won the confidence of the public, and as the need of and demand for practically trained persons of both sexes continued to increase, the public and then the public school officials began to consider the advisability of introducing such instruction into the High Schools.

The motives were not always the highest. Sometimes it arose in small cities where no private school existed, to keep the boys and girls at home and from attending commercial schools in cities. Sometimes the local private school was so poor the public concluded to offer something better and cheaper. More frequently the local private school or schools were doing their work so well that pupils completing the grammar grades and those in High Schools preferred to pay for practical instruction in a needful line of learning rather than to go on in the old lines free of expense. As a result commercial departments in High Schools were created to hold students. And at first the commercial courses were mere baits or blinds to keep the pupils from going elsewhere. But the young public cannot long be fooled.

In due time, the public back of the High School saw that it was either a case of improving, modernizing and practicalizing the commercial course in the High School or abandoning it, for the time of the pupils and the money of the public were being wasted. And there could be but one answer to the question in these days of public education in all other lines of concentration, and of public control of quasi-public utilities and enterprises.

As a consequence, private school men and teachers began to be appealed to for aid in creating courses of study and to take charge of the instruction. As a result many of our brightest teachers in private schools have gone into High School commercial work on better pay and shorter hours. But it was the highly efficient private school that forced the public to either abandon its impractical, theoretical commercial course or improve it. It wisely chose the latter and the better, which the public always does if it does not act too quickly.

The Commercial High School is therefore here and here to stay. Its conspicuous presence seems, however, to be creating the fear or the opinion (depending upon your point of view)that the private school is doomed. But this, we believe, is the result of stage-fright on the one hand and stage applause on the other hand.

The real danger lies, if we interpret aright the trend of the times, not in the wake of the private school but of the *inferior* school instead. Just as the private commercial school forced the inferior public High School commercial department out of commission, so now it would seem that the public Commercial High School were about to put out of existence, once and for all let us earnestly hope, the inferior private school. And we believe that in this way the worthy private school will be benefited by being rid of a competitor that reduced profits and lowered standards with impunity.

Let us hope that the only real menace to our private commercial schools is that the better sort of public and private commercial schools shall join hands to rid this fair land of a brand of commercial education that is too inferior to exist and too cheap to be tolerated, lowering as it does the public estimate of the possibilities of the better sort of education which is as beneficial and beneficent as it is practical. The Business Educator is therefore an advocate of better business education private and public and to that end let us labor early, late and long.

ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

A FEW HINTS REGARDING AUDITS.

Audits are made for various reasons, most prominent among which are the following:

1. To find out if the funds have been properly handled and the books correctly kept, divided into (a) periodical and (b) continuous.

2. To investigate suspected fraud, embezzlements, etc.

3. To investigate business conditions for the benefit of creditors.

4. To investigate business conditions for the benefit of prospective buyers.

5. To investigate business conditions preparatory to closing up partnership affairs.

The one first mentioned was clearly shown and the method of making fully covered in last month's article. As there stated, that audit gives the proper points to be covered in any commercial audit, and while in most business concerns it would be necessary to go into more details, still the idea is very well covered. All progressive concerns nowadays have examinations made of their books by professional auditors, who are either regularly employed or are engaged for the particular audit.

By a periodical audit is meant one which is made at stated intervals, such as annually, semi-annually, or quarterly. Or in the case of public office it is sometimes made at the close of a term of office.

By continuous audit is meant the making of audits at shorter intervals than mentioned above. A continuous audit made by a professional outside auditor would be taken up at any time during a month when he saw fit to do so. It would take up the work at the end of the last previous investigation, first proving that no changes have been made in the books, and carry it down to date. Sometimes this is called a monthly audit.

SUSPECTED FRAUD.

In case of suspected fraud or embezzlement, auditors generally attempt at the beginning to localize their investigations, the main points are covered first and if it is possible to find some particular line of stealing, it is worked out before another line is taken up.

By localizing it is possible to fasten guilt quickly and before a complete statement can be made. Of course, when the audit is completed the points covered will necessarily include all of the points of any ordinary periodical audit.

Where fraud is suspected, it is generally best to go about the work as if it were only a routine audit, so as not to arouse the suspicions of the guilty parties until something definite is found out.

One of the most fruitful sources of investigation is the matter of erasures. These should be carefully examined and if found correct, the auditor should make some definite record of them, either by writing the correct amount in red ink above the erasure or by making a record in his note book. Then, if during subsequent investigations he finds other erasures, they must have been made since the beginning of his examination and will demand full explanation. Usually, the latter are fraudulent. The writer had one case where the hundred's figure was erased in three cases and the embezzlement on these three items alone totalled Five Hundred Dollars. In this case the official whose books had never before been audited, had closed for a period and finding his cash short, had made the erasures in order to relieve himself of the necessity of making up his shortage.

FOR BENEFIT OF CREDITORS.

In making an investigation for the benefit of creditors, it is very important that the trial balances, trading, and profit and loss accounts be fully proved, and it is further necessary that the assets and liabilities of the business under investigation be scrutinized carefully, that proper valuations are set on assets, and that all liabilities of the concern are included. In taking a valuation of the assets of a going concern the auditor ought not to accept, without thorough investigation, the valuations placed on the assets by insiders. He should satisfy himself beyond peradventure of a doubt that the valuations given are fair and reasonable. In many cases valuations are placed by outside appraisers, but it is expected that the auditor himself, from his long experience should have some adequate idea of valuation.

An auditor's work is not all in being able to look over a set of books and see that the entries are made correctly and that the cash has all been accounted for. The professional auditor must have, besides this thoroughly expert knowledge of accountancy, a working knowledge of many different lines of business, a mind that can grasp details, and at the same time, comprehend large affairs.

Examinations are made for creditors, either actual or prospective, and it is very important that no statement be made by the auditor which will not stand the searching investigations of the creditors. It is getting to be considered conservative and proper for banking houses to make strict investigation of business concerns before making loans of any considerable amount. It used to be that when the concern presented its statements of assets and liabilities and its profit and loss account, that the bankers accepted the statements with possibly a perfunctory examination and the loans were consummated. But in these days of closer business investigation, bankers are not prone to loan their money unless they are perfectly satisfied that it is properly safe-guarded by sufficient assets and a reasonable earning power in the business of the borrower. These investigations for prospective creditors are coming to be a fine source of revenue for the competent expert and, without a doubt, within a comparatively short time no conservative banker will make a loan to a business man without having a statement taken from the books by a competent auditor. The days of wildcat banking are past and if your banker does not take pains to investigate your standing when you desire to borrow money you had better arrange to do your banking elsewhere when you have any spare funds to deposit.

FOR THE PROSPECTIVE BUYER.

The audit for the prospective buyer is much like the audit for the prospective creditor only it should go further, in that your prospective buyer desires to know more regarding the earning power of the business. The creditor is not so particular regarding the earning power as he is the security, but your prospective buyer does not care to invest his money in a concern which has not a good earning power; and for this investigation one must go over the trading and profit and loss accounts for a period of years. One or two years will not satisfy a buyer, nor should it be considered a standard from which to judge the future earning power. In making report of such an investigation, care must be taken to present the facts as they appear and as, in your opinion, the future will bear out.

A concern may be able to pay a very good dividend on its present capitalization, with small salaries and low rentals, but when the same business is merged into a large company with increased capitalization and propor-

(Continued on page 22.)

TALKS ON ENGLISH

S. ROLAND HALL,

Principal of the School of Advertising, International Correspondence Schools,

SCRANTON, PA.

STYLE FOR THE STENOGRAPHER

The stenographer is, in a way, a printer. His machine has only one style and size of type, but he is ordinarily given as much liberty in fixing the typographical style of a letter or a set of specifications as a printer would have in setting up such matter.

In big printing offices there is a style-card regulating certain points of style, spelling, etc., a foreman to give general directions about jobs, and a proof room to catch errors. Unfortunately, the stenographer has no such helps. Some employers dictate the paragraphing and punctuation they prefer, and a small proportion of dictators indicate in detail the kind of work they want, but in a great many positions the stenographer is left almost entirely to his own ideas. The employer may be indifferent as to the appearance of the transcript or be too busy to do more than to grumble occasionally at the poor quality of the work.

Business concerns have many correspondents that they never deal with in person, and these correspondents form their impressions of the firm solely from the letters received. The consequence is that usually the stenographer has a really great responsibility thrust upon him. What can he hope to do for his firm if the letters he sends out contain errors, show no knowledge of good form, or are solvenly? What a real asset he can create by sending out letters that bespeak intelligence, care and despatch?

The short time spent by the average stenographer in preparing for business does not permit a thorough training in style as applied to typewriting and letter-writing. Perhaps some day an enterprising publisher will get out something for the stenographer that will be a standard style and information book, setting forth practice that with a little adaptation will meet the requirements of any business office. In the meantime, let the stenographer see that the office is provided with one of the best dictionaries published. A good dictionary is an indispensable part of the equipment of a modern office. Don't fail to use this good book on every occasion. Proper spelling and proper use of words demand "eternal vigilance."

Be consistent. Don't start writing *catalog* without the *ue* and then change to *catalogue;* stick to one form or the other. If you begin capitalizing the name of a certain article of trade, capitalize that word wherever it occurs in the letter if it is used in the same way that it was first used. And by the way, don't overcapitalize. This is a common error on the part of stenographers.

Remember that the preferred form nowadays for a great many of the words with double ll, such as *instalment*, is the form with the one l.

Watch divisions of words at the ends of lines. Stenographers are notorious for their bad work in divisions. Miss Average Stenographer thinks nothing of dividing *circumstance* with *ce* carried over to a new line. The general practice among printers is to divide between any two syllables—taking the most convenient two—that will leave not less than three letters on each line. The better class of printers avoid carrying over a syllable of two letters to a new line or leaving a syllable of only two letters at the end of a line unless the lines are so narrow as to make such divisions less objectionable than much spacing. The carrying over of two letters to a new line is especially bad where the word is the last one of a paragraph.

Words such as *chance* and *through* should not be divided at all, nor should words pronounced as one syllable like *changed*, *drowned*, etc. Of course words like *apart*, *amend*, etc. should not be divided, either, because a division would leave just one word at the end of a line. The chief difficulty in dividing comes in deciding just where one syllable ends and another begins. Many stenographers, for example, divide *knowledge* as *know-ledge* merely because they are accustomed to writing *know*. According to the syllabication of the word, it should be divided as *knowl-edge*. Pronunciation is usually a safe guide. We do not pronouce *children* as *childr-en* but as *chil-dren*, therefore the latter division is the proper one. Business cannot be divided as *bu-siness*, because the first syllable is *busi*.

Don't let the first line of a new paragraph be the last line of a sheet. At least two lines of a paragraph should be written so as to "square" the bottom of the letter, and if the writing of two lines would bring the writing too close to the lower edge of the sheet (another common example of bad form), it is better to start the new paragraph on the next sheet.

Watch out for a good right margin. It can't be as regular as the left margin but it should not be too ragged, nor should the typewriting come too close to the edge of the paper.

No subject that the stenographer undertakes to master is more difficult than that of compounding. The subject is so complex, there is such a lack of uniformity in usage, so much change, and so much inconsistency in the dictionaries and in the practice of publishers that I hesitate to say anything on the subject. There are no rules that are worth much. Common sense will decide a great many questions of compounding and the others must be decided by usage or the rule of the publishing house in which the matter is to be printed—if it is to be printed.

The writer who seems to have given the subject the most attention during the last decade gives the rule that all words are to be kept separate when used in the regular grammatical way but are to be hyphened (joined with a hyphen, as in *ill-mannered*) or made a solid compound (as in *bedroom*) when used in abnormal or arbitrary manner or when the meaning of the two words is unified. The difficulty comes in deciding when a word is used in the ordinary way or when it is used in an arbitrary way. For example, the writer referred to would write *gold bottle* as two words because, according to his way of thinking, the word *gold* is used in the ordinary adjectival way. *Beer-bottle* he would compound, holding that the word *beer* is not used in the true adjective sense. He would write *apple pie* as two words, but write apple-tree as a compound. But he is evidently lacking in authority to limit the true function of the adjective to certain kinds of descriptions. Why may not an adjective as truly indicate the species or the purpose for which a thing is to be used as the material of which it is made?

Yet this writer's rules and practice work out well generally, and I follow him in the main. We may speak of a huge piece of granite as an *imposing stone*, for it is truly imposing, but when we use the two words to describe a printer's stone or metal-topped table, the words should be compounded as *imposing-stone*.

It should not require much thought on the part of the intelligent stenographer to decide that the hyphen is required in such combinations as *flat-top desk*, *one-armed soldier*, *$5-payments*. New compounds are not written as solids, but begin their use as hyphened combinations until frequent use makes the hyphen unnecessary. *Bookkeeper*, for example,

(*Continued on page 23.*)

METHODS OF TEACHING

RAPID CALCULATION

C. E. BIRCH,

Department of Commerce, Atchison County High School,

EFFINGHAM, KANSAS.

The subject of multiplication is a prolific field for those who have a hobby for short cuts. A short cut to be of much value, however, should be one of universal or at least frequent application. A good deal of time is wasted in teaching short cuts that will be used very little, if at all. It will require longer to determine, in many instances, whether the rule is applicable than it would to work the problem by a longer method. The aim of the teacher should be to develop skill and accuracy rather than sensational speed in a few far-fetched short cuts of but little practical value. By drilling persistently on some of these mountebank methods and by selecting problems to which the rule will apply, we may be able to startle some of the uninitiated natives, but we shall never turn out good commercial calculators. Let us rather stick to good, wholesome, hard work to develop speed and accuracy.

Of course there are some good short cuts in multiplication and we briefly discuss some of these. Certainly no class in a business school should leave the subject of multiplication without mastering aliquot parts as appled to multiplication and billing. It is suggested that instead of putting a table of these equivalents immediately into the hands of the students that they should be led to work out a complete list for themselves, after which it should be kept prominently before them until they are able to dispense with it. Dictate hundreds of drill problems similar to the following, being careful to note the difference between multiplying by a whole number and a decimal:

1676 x 33⅓	1128 x .33⅓
1928 x 66⅔	3008 x 12½
332 x 14⅔	1348 x .16⅔

Cross multiplication has its place and value, but I doubt the advisability of trying to solve long problems in multiplication by this method. Such problems as the following should be practiced by this method until the students are able to handle them readily.

93 x 47	76 x 334
78 x 56	369 x 816

Although I presume that BUSINESS EDUCATOR readers are familar with the process of cross multiplication, two solutions are given.

(a) Multiply 73 by 29.

73 1. 9x3 = 27; set down 7, carry 2.
29 2. (9x7) + (2x3) + 2 = 71; carry 7.
2117 3. 2x7 + 7 = 21; 2117, Answer.

(b) Multiply 457 by 231.

457 1. 1x7 = 7
231 2. (1x5) + (3x7) = 26; carry 2.
105567 3. (1x4) + (2x7) + (3x5) + 2 = 35.
4. (3x4) + (2x5) + 3 (c'rr'd) = 25.
5. 2x4 + 2 = 10; 105,567, Answer.

The chief advantage of cross multiplication is that it saves writing and adding several partial products. Of course the work must be performed mentally, only the answer being written under the multiplier and multiplicand. Each step is given in detail above in order that the work may be traced.

The complement method of multiplying by numbers nearly 100 or 1000 is perhaps worth some attention. Again it may be worth while to teach the student to multiply by the separate factors when the multiplier is some such number as 64, 81, or 45, but as these are not universal rules, I do not dwell upon them to the exclusion of legitimate work.

It is very desirable that students should be taught a quick method of testing multiplication products. The one given below is a good one, although open to some objections. Take the problem marked (b) above:

457	16	7		
231		6	42	6
105567	24	6		

Adding the digits in the multiplicand horizontally, we get 16; combining these two digits we get 7. Treating the multiplier similarly, we get 6. Multiply the two digits thus obtained and the product is 42; combining the digits, we have 6. Now, by adding the digits of the product or answer, we obtain 21, which reduced to one digit equals 6, also. This constitutes the proof of the correctness of the multiplication. If, for instance, the cipher in the answer had been omitted, this test would not reveal the error, therefore we cannot say that we have an absolute proof when the digits agree. We could apply the 11-proof similarly and overcome this objection.

I will close this article with a suggestion for some combined mental and written work in billing. Each student should be provided with a sheet of paper ruled off into money columns. Dictate easy work involving the use of aliquot parts, similar to this:

120 articles at 33⅓ cents each.
50 articles at 25 cents each.
24 articles at 12½ cents each.
80 articles at 37½ cents each.
70 articles at 14⅔ cents each.

Select work that your class should handle mentally, each student being required to write only the product of each item as the dictation proceeds. Thus, the student should have the following amounts set down in form for addition as soon as the dictation closes:

$40.00
12.50
3.00
30.00
10.00

Students should be required to solve each item mentally as the work is dictated, recording the results as they go along. At the signal "Add", they should be ready to proceed with that step promptly. Increase the length and difficulty of the work as your students are able to handle it.

Accountancy—From page 20.

tionate salaries to an increased number of officials, with the business carried on in a more elaborate and expensive maner, it will be necessary that the sales be largely increased in order to pay fair dividends, and it should be shown what return would be likely if the business were re-organized and these higher expenses become necessary.

FINAL AUDIT.

When called upon to make a final audit of the affairs of a partnership which is about to be wound up, the procedure is similar to the one first mentioned. In this case, the settlement is final and will be made upon the Auditor's statement. It will be necessary to examine the work for the entire period of the existence of the partnership unless audits have been previously made by yourself.

Special attention should be given the co-partnership agreement and its provisions strictly adhered to in making the statements which form the basis of settlement. It should be noted that its provisions have been fully carried out during the term of the agreement and that each partner has done his full share in all matters.

Partnership settlements often cause considerable feeling and the Auditor must have firm legal and professional grounds for all his decisions, lest he be involved in litigation, which would tend to weaken his prestige. In other words, one must not attempt to do expert accounting unless he has a good working knowledge of Law as well as a thorough understanding of Accounting.

THE TEACHER

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL

Seattle, Washington.

THE GROWTH OF PERSONALITY.

It has been urged, as a valid criticism of boys' preparatory schools like Exeter or Eton, that they select their instructors more for their physical attainment than for their scholarship; that the football hero is more desired on their faculties than the pale-browed vanquisher of quaternions. This, far from being a fault, is perhaps the wise and proper choice; for what we learn in school is, after all, insignificant; the impulses and ideals we gain are important and pervasive. So the school chooses wisely in selecting teachers of decision, force and personality.

Coeducation in our high schools is not only a distinct failure, but a grave menace. During this formative period, the boy needs the contact with strong, virile men and a Spartan-like supervision. The girl needs the sympathy and moulding influence of womanly women. Instead she gets the history of Napoleon, and the boy the graces of femininity. As a result our girls come from the high school disdainful of the domestic arts, independent of home restraints, eager to go and lose themselves in the world. The boys become effeminate and unmanly. These results, any observer will admit, are too frequent to commend the present method. This apparent failure has led the preparatory school to choose its teachers as it does.

This is indicative of our search for strong, dominant persons. It is our worship of character, a quality we have defined wrongly far too long. It has been treated as a namby-pamby thing, begotten by rigid abstinence from wrong and an adherence to a prohibitory formula. Rather character is the unlimited operation of the will. It is the action of the affirmative intellect, making itself at home in the world and allying all other natural powers with the will.

It is, in its highest forms, a certain elemental faith or world-gripping persistence, a recognition of the fact that the will of man is linked to every power of the universe.

It follows that a criminal, such as the daring, splendid robbers of old, may have more of real character than our most irreproachable citizen. "Personal force," Walt Whitman would have us believe, "is the only investment worth anything." This is the thing that makes for personality, by common consent taken to mean the attribute which makes a person distinct and individual.

Of course, speaking accurately, every one has a personality, just as even the most depraved have a character; but when we speak of character we mean good character and by personality we mean efficient personality.

Personality comes by putting character into action; by living in constant obedience to the will. It comes by getting up when the alarm goes off and following the same program of promptness and decision through the day. The undisputed sway of the will leads to a more dominant personality, therefore one must always try to the limit of his power. Easy thinking, easy attitudes, abstracted efforts are fatal to personality. The instance comes before me of two young attorneys of this city. One was a few years ago a farmer boy, with no grace of manner or charm of personality; the other a Harvard graduate, polished, suave, the product of the finest culture. For recreation our farmer lad devoted himself to Shakespeare, the Harvard man assiduously read every recent novel. As a result, one has now a forceful, pleasing personality; the other is becoming less efficient in his practice and has lost much of that personal charm with which he was once invested.

Efficient personality is a product of wise optimism, that tendency, the symptoms of which we have defined overmuch to the neglect of a study of the thing and its cause. Optimism is harmony of the forces of the soul and the innermost impulses of the man. Pessimism is conversely, a condition of stress or disharmony.

We are, it has been observed, omnibuses in which our ancestors ride. And these ancestors have had their origin farther down in the slime and silt of time than some of us care to admit. The long, long road that man has traveled to his present high estate has come through all the ranks of beast and reptile. We are now prepared to say, that we are not only descended from monkeys, but from far less imposing ancestors of monkeys. Man traces his early parentage back to the feeblest primitive form of life and all life is one and separated only by progress. It is inevitable that traits of the animal should hide in us, at war with our better instincts. The stress is pessimism, a condition of strain and unrest. The victory of civilization, or the abeyance of the animal in us, is optimism, a condition of peace, faith and hope.

Therefore the injunction of Emerson to be a man and keep all things under our feet is the height of wisdom. No one may capitulate to the beast without loss of soul power.

We should seek to be, not to seem. We should never act the hypocrite and appear complaisant towards that which offends us. The cowardly trait which puts on the "foolish face of praise" when all our judgment and taste are calling out for condemnation is fatal to personality. But, says one, would you have one a boor and a graceless associate, constantly intruding his foibles and hates? The developed personality will never be troubled by trifles. On great occasions his rebuke will never be petty and irascible. It will fall without offense because it is natural. There will be no tang of spite in it. When the teacher of personality finds it necessary to reprove he does it forcefully, without preliminary palaver or mincing of words. It clears the air and establishes a desire to shame the past.

The moulding of personality needs an aim and ideal. There can be no haphazard building. Each person should early set himself a certain copy. He should keep in mind the earnest, useful person he would like to become and he will find himself daily growing nearer to his ideal.

Still perfection is not achieved by great spasms of virtue, followed by lapses into the decadency of innocuous desuetude. Into all things of daily behavior put decision and force. Get up when the alarm goes off.

English—From page 21.

began its use as *book-keeper*, but is now rarely written with the hyphen. Use the dictionary when in doubt as to whether a compound should be solid or hyphened. The hyphens may be safely omitted from long combinations such as *attorney at law*, *ever to be remembered*.

The printers of today omit superfluous punctuation at the ends of display lines unless customers insist on the marks. The stenographer may follow suit. It is common to see typewriting somewhat spoiled by a lot of useless periods and other marks after isolated headings. Note that I say "superfluous"; when a mark is necessary to clearness, it should be used.

Commercial Law

MRS. LAURA C. NISWANDER,

Central Normal College, Danville, Ind.

CONTRACTS. 3.

Mutual consent or assent is the meeting of the minds of the parties to the contract or their agreement to a certain thing. There must be a meeting of two minds in one and the same intention. If this element is lacking, there can be no agreement and hence no contract.

It is plain that there must be at least two parties; there may be more but there cannot be less.

There must be a proposition and an answer.

The first step toward the making of a contract is to make a proposition. This is a mere offer and unless accepted does not constitute an agreement. There must be a mutual communication of their intention to agree. Without this communication neither would have the knowledge of the intention to agree. The law can only judge of the agreement between two persons exclusively from those expressions of intentions which are communicated between them.

If one person asks another to do something and the latter says nothing there is no agreement (even though the latter intends to do it). A secret acceptance of a proposal cannot constitute agreement nor can an agreement result where the intention of a party is communicated, not to the other party, but to a third person.

An agreement to be recognized as such by the law and so constitute a contract must be such as will show on the face of the matter that it is capable of having legal effect. Therefore the intention of the party must refer to legal relations.

It must have reference to the assumption of legal obligations and duties and not to engagement of a social character or of honor. If "A" promises to sell "B" a bunch of cattle the agreement refers to a legal obligation, but if A promises to spend the evening with B it is merely a social engagement to which the agreement refers and no contract results.

As a general rule when the parties are together at the time of making the proposition it must be accepted at once, for if the parties separate it cannot be accepted later Since an unaccepted offer creates no rights, it may be revoked at any time before acceptance.

If an order is made to several persons it does not become binding until accepted by all. Such an offer may be revoked before all have accepted it.

At common law an offer made under seal could not be revoked. Even though it was uncommunicated to the other party it remained open for his acceptance when he becomes aware of it. This results from an old common rule that a grant under seal is binding on the grantor and those who claim under him, though it was never to the grantee, if it had been duly delivered. In the United States this particular condition does not seem to have arisen. It is only when an offer under seal in the form of an option is delivered the offeree that the doctrine that it cannot be revoked applies.

Although an offer coupled with a promise to hold open, be given, it may nevertheless be revoked before the time has expired provided there is no consideration for the promise to hold the offer open. It is customary when one desires to investigate a matter thoroughly before entering a contract concerning the same, to give to the offeree a small sum of money to keep the offer good for a certain time. This is called "giving an option" by one party and "securing an option" by the other. A failure to keep the offer open would be a breach of the contract and a suit for damages would lie.

For instance, A is the owner of a fine gold watch, B wishes to buy it. A offers to sell the same to B for seventy five dollars. B says "I will let you know in five days what I can do". When the five days are up B returns and A refuses to sell at seventy five dollars. There is nothing that B can do but to accept A's decision.

Again A owns a horse which he offers to sell to B for one hundred and fifty dollars. B says "I can't take him today but here is ten dollars to hold the offer open for five days". When B returns after the time has expired A must let him have the horse at the former price or stand a suit for damages.

The question often arises in the mind of students as to whether the ten dollars thus paid to hold an offer open will become A's when the trade is closed on advanced payment. Ordinarily no. In some cases it will. If the party giving the money, which is called by some authorities "bonus" by others the "earnest of the bargain", says "I will give you ten dollars of the purchase price to bind the bargain" then it is an advance payment; in the former case cited above it is the consideration of the contract to hold open and not a consideration of the contract of sale, and will not be an advance payment.

The student must look to all the conditions of the transaction to find the intentions of the parties to find an answer to the questions.

If a person offers to do a definite thing and the person to whom the offer is made accepts conditionally, or a new term is introduced into his acceptance, there is no acceptance at all. It is an expression of a mere willingness to treat on the subject or a counter offer. An acceptance which varies the terms of the offer is in effect a rejection of the offer and the offer is then no longer open to acceptance. If anything is left to future arrangement there is no acceptance.

This does not mean that there must be absolutely nothing to be done after the acceptance. If the parties fully agree there is a binding contract, although the formal contract may yet have to be prepared and signed, but the parties must intend the agreement to be binding otherwise there will be no binding contract until the formal one is signed.

It is also important that the acceptance be made at the time, in the manner and at the place expressly or impliedly designated in the offer. The proposer has a right to dictate these terms and if he does so they must be complied with. In a leading case on this point the defendant offered to buy flour from the plaintiffs stating in his offer that the answer should be returned with the wagon which brought the offer. The plaintiffs instead of sending their answer by the wagon, mailed it to the defendant at a place other than the destination of the wagon, where it was received by him.

The courts held that he was not bound by the acceptance as it was not sent to the prescribed place.

If an offer asks that the reply be sent by the messenger who brings the offer, by mail, or telegraph, it must be so sent to be effective. An offer by mail which says nothing of the mode of answer, impliedly required an answer by mail or possibly authorizes one by telegraph although an answer sent by any other mode if it reached the proposer in a reasonable time might be held sufficient. What is reasonable time must depend upon the circumstances of each particular case.

No set form of acceptance is necessary. A nod, wink or any motion of the hand may signify an acceptance.

Not only must the acceptor give his consent but it must be given freely and without any fear of compulsion. Any one who gives his consent under compulsion is said to be laboring under duress and the contract is not binding upon him.

(Continued on page 25.)

DEPARTMENT DEVOTED TO

COMMERCIAL HIGH SCHOOL WORK

Contributions solicited from Directors, Principals and Teachers engaged therein.

Cleveland, Ohio, Nov. 16, 1909

Messrs. Zaner & Bloser,

Editors BUSINESS EDUCATOR,

Dear Sirs—Yours of Nov. 8, 1909 regarding our school received. While this school is a departure in the way of public education, so far as the Buckeye State is concerned, it is starting off with a vim and vigor that indicates a long overdue institution.

The fact that some ten or twelve business colleges are in a flourishing condition in our city is an indication that the people want business training and are willing to pay well for it. If the demand is strong enough to cause people to pay large sums when the high school at their door is free, it is evidence that at least some of the public money should go where the people want it to go—and save to them the amount they have been paying to private schools to get what they most need.

While we are occupying an old building somewhat apart from the business center of the town and pupils must pay car fare from all parts of a 12 by 6 mile city, nevertheless they are with us nearly 500 strong to try out the scheme of a high school devoted to business branches alone and under the guidance of a corps of teachers selected largely from business professions.

Solomon Weimer, for many years Asst. Principal of Central High School, one of the largest high schools in the State, and Supervisor of the Night High Schools, was selected by the Supt. and board of education to direct the line of march for this new school. Unquestionably the school is to succeed and fulfill a popular and much needed mission. With a faculty of 25 teachers Mr. Weimer is bound to make this institution a pioneer of the West and start a tidal wave of business training that our school system has long needed.

While we do not belittle academic training nor would we discourage it in the least, we do believe business education is to be emphasized in the years to come to a degree not before attempted by educators. We extend an invitation to readers of THE BUSINESS EDUCATOR to visit us and see what a wide awake high school is doing for business education.

Very truly

J. O. GORDON,
High School of Commerce.

THE SITUATION IN COLUMBUS.

The action of the Board of Education of Columbus, Ohio, early this year, in starting a movement toward centralizing all commercial education, is to be commended if the general approval of the public is to be taken as a guide. This year all commercial pupils from North and East high schools were sent to the Central high school. It is the aim to bring those from the South and West high schools to Central in the near future. When this is done Central will be known as the High School of Commerce. It is now C. H. S.; it will then be H. S. C. The business department there now is known as the Department of Commerce.

It has been felt for some time that the instruction given in the commercial and related branches should be of a more practical nature and along broader lines. With this end in view the centralization idea was discussed which resulted as stated above. New equipment for the department, of the most up-to-date type, has been installed. The old course of study was adopted after a few changes, and a special two years' course was also adopted. Neither course, however, is entirely satisfactory and changes are being considered. Both courses will be revised for the coming year.

Those in charge of this scheme are planning to do a few things well as an essential part of a business education. The board feel a keen demand for this kind of training and will try to meet the demand.

In addition to the regular bookkeeping work which has heretofore been given, one year will be given to accounting and auditing, in the regular course. More time and attention will be given to phonography and typewriting. Rapid and accurate calculation comes in for its share of attention, and men who have had considerable experience are placed in charge of this work. Business law, economics, commercial geography and commercial history are to be treated broadly and practically. It is the aim to put all these practical commercial subjects in the hands of teachers of ability, who are specialists in their line.

One strong feature of the course is the attention given to the practical side of English. Spelling, capitalization, sentence-structure and paragraphing are to be a part of the course. It is expected that fully one-fourth to one-third of the time devoted to the study of English during the first two years will be given to these practical phases of the subject. Short and more practical composition work, as well as commercial correspondence and drills in public speaking, will be made a part of this course also.

Mr. Townsend, the principal of the high school, is thoroughly interested in the department and is doing everything he can to make it a success. He is a classical scholar, a teacher of long experience, and seems to know a good thing when he sees it.

J. H. Walcutt, formerly head of the Commercial Department at North high school has been given the position as head of the Department of Commerce.

A. L. Peters, of North high school, and R. E. Hoffhines, formerly head of the Commercial Department at East high school, are also at Central. The former will have charge of bookkeeping and accounting and the latter will have bookkeeping and shorthand.

Law—From page 24.

The fear of bodily injury or unlawful imprisonment is called duress. The threats of imprisonment must be unlawful and the threats of injury, such as would inspire fear in the mind of a person of ordinary firmness.

Any willful misrepresentation or deception on the part of the other person thereby gaining an acceptance without a clear understanding of the thing assented to, will vitiate the contract.

A mistake with reference to a fact, if mutual, will relieve the parties from their contract.

(*Continued.*)

The subject of this sketch, Mr. C. H. Blaisdell, was born in Lewiston, Me., January 22nd, 1882. He received his education in the public schools of Belgrade, and Cony High School of Augusta. In January 1902 he entered the Shaw Business College of Augusta, Me., and completed the business course by June of that year. After spending the summer as an assistant bookkeeper in a lumber office, he returned to the Shaw school for a shorthand course, completing it while teaching the commercial branches during the day and evening. Remaining with the Shaw School for three years, he resigned to take charge of the commercial department of the Haverhill, Mass., Business College. After two years he resigned to accept a position in the Rhode Island Com'l School, Providence, R. I., where he and Mr. Stonehouse have charge of the commercial department.

Mr. Blaisdell's excellent paper presented at the Providence Convention of the Eastern Commercial Teachers' Association last April caused him to be recognized at once as one of our brainy commercial teachers.

Mr. Blaisdell writes a good hand and secures splendid results in practical writing from his pupils.

A man who knows him well recently said, "He is a quiet, modest capable, thorough, hard worker, and an efficient teacher."

And, best of all, his manhood is on a par with, if not above, his professional ability.

MR. DWYER

Mr. Jon E. Dwyer, who for some years has been Professor of Commerce in and Treasurer of Robert College, Constantinople, sent in his resignation to take effect in the spring, thereby severing his connections with that institution. He is doing this in order that he may return to his native States. As a consequence he is now casting about for something in the commercial teaching line. His articles during the past couple of years in these columns, together with our correspondence with him, have lead us to consider him one of our foremost commercial teachers. His wide experience, his technical training and his travels have all combined to make his services especially valuable to any school and community fortunate enough to secure him.

Moreover, his splendid manhood and high ideals, together with his practical common sense, combine to make him a teacher just such as the commercial world needs. For the commercial teacher of today should be something more than mercenary on the one hand and theoretical on the other hand. It therefore gives us pleasure to thus express our appreciation of Mr. Dwyer's contributions in our columns, as well as our confidence in his technical ability, and our esteem for him as a man.

Report of

THE MISSOURI VALLEY COMMERCIAL TEACHERS' ASSOCIATION.

BY F. A. KEEFOVER,
BLUE RAPIDS, KANSAS, HIGH SCHOOL.

During the two days following the annual Thanksgiving feed, the commercial teachers of the Missouri River Valley, met in joyous conclave at St. Joe and fed some more. It was a joyous banquet of good things intellectually, pedagogically, spiritually and any other way that has an l-y to it. Otis Blaisdell broke the world's record for fast typewriter manipulation for a fifteen-minute run. The number in attendance, 157, beat the previous records for associations in that entire part of the country. There was probably only one number of the program that could be voted dry or tedious, and that beats the records of most of the associations east or west. All in all there have been few meetings like it and few so free from politics, factionalism, contention and discord.

The program of good things was heralded by a vocal solo by Miss Katie Orwall, of St. Joseph, who was followed by Supt. J. A. Whiteford, of the city schools, in a welcome to the teachers.

Superintendent Whiteford dwelt upon the fact that this is a commercial age and the consequent need of a commercial education which is leading to the introduction of the work in high schools, colleges and universities. He also brought to mind that St. Joseph is a commercial city, progressive, growing, spending a million dollars for school buildings, and many more for modern buildings for commercial purposes.

He extended an invitation for all to visit the local schools and called special attention to the work being done in the local high school (which as everybody knows is at the top of the mark) and he deplored the fact that teachers' salaries are lower than salaries for men of corresponding ability in mercantile pursuits. This was in sensible contrast to the young man of less than two years of experience who thought we should teach partly for patriotism. It was in pleasing "contra distinction," to use a pet long-handled phrase of a well known man. By the time our young friend has paid house rent, coal bills, satisfied the butcher, the candlestick maker, with his family changed to that condition where there is something running around the house besides the fence—well, he will consider the salary most of the stars and stripes on his flag of patriotism in teaching.

The welcome was responded to by Mr. L. H. Hausam, of Hutchinson, Kansas, the Salt City Business College, being his affiliated school.

MR. PRESIDENT, FELLOW TEACHERS AND LADIES AND GENTLEMEN:

I cannot but feel a little presumptuous in assuming to respond to the eloquent message through which we have been welcomed to Saint Joseph. Were I to simply voice my own feelings I might succeed in giving expression to some of the emotions I feel in a degree that would practically relieve my conscience; but to represent this body of representative teachers, men and women who are filled with anticipations and thrilled with expectancy, to express the appreciation you feel is utterly beyond my poor powers.

May we rather show by our interest in all that our host may do for us and say to us how deeply we feel his welcome and how grateful we are for his preparations in our behalf. May we be good guests indeed. May we enter into all details of the occasions' features with a zeal born of heartfelt interest and an interest and an enthusiasm that springs from genuine concern. May we show by *our* acts rather than by *my* words that Saint Joseph is enthroned in every heart and that we have come to prove ourselves both grateful and sincere.

President L. C. Rusmisel then projected his commanding form in front of the assembled and expectant pedagogues and pedagoguesses and delivered himself of a mighty good president's address, part of which is as follows:

Ladies and Gentlemen of the Missouri Valley Commercial Teachers' Association:—

The business school idea is distinctly responsible for the establishment of practical courses in the public schools and universities in business, manual training and agriculture.

The time-honored thought that in order to be educated one must spend years upon subjects that become useless the moment he begins to earn a livelihood, has been shattered by iconoclasts who are selling American goods under the shadows of the great German universities, and netting London's streets with our trolley wires.

In recent years schools of commerce have been established in the universities of Wisconsin, Michigan, Iowa, Vermont, California, The university of New York, Columbia University, Harvard and many others, and full credit is given for preparatory work done in accredited schools.

Ten years ago few public high schools were doing anything practical in commercial work. Today very few high schools are without commercial departments and a number of the large cities have independent commercial high schools, doing work of the highest order.

In the public schools a problem must be solved which is essentially different from that of the private schools. The training given there must be not only technical but also cultural, not only special but also of a general nature.

The teacher who hopes to exert the broadest influence over his pupils must be human. Let him put away forever that cloak of silly assumed virtues. Let him cultivate the openhearted, broadminded way of the successful business man. The teacher who fails to take the proper interest in public affairs, who fails to come in close contact with the business men of his community, who does not himself study humanity, his students and his neighbors, loses his greatest opportunity. We need better teachers!

"Teach your students to think!" Let us encourage independent thinking. The world is shocked by atrocities in China and Africa, where the bodies of subjects have been maimed and fettered. What should we say of the teachers who shackle the mind and cripple it forever by doing the students' thinking for them? What shall we do with the teacher who hands the pupil a key that he may check up his sets in bookkeeping or problems in arithmetic? Let us teach our students to think!

Which is the more important, that a clerk add 89 figures in 16 seconds, or that he be a man of such polished manner and unfailing courtesy he holds all the business of the house and attracts new business? How much rapid calculation does a bank cashier need? What makes a successful salesman, a grade of 99 per cent. in bookkeeping, or courteous bearing and persuasive speaking?

We need *teachers* rather than *instructors*. We need teachers whose personality is such that they will not only train their pupils in certain scholastic subjects, but who will also exert an uplifting influence over the students as well.

This association has been aided wonderfully by the professional papers. I think many teachers do not realize their great worth. I certainly hope that every teacher will subscribe for one or more of them. Their editorial commendations, friendly criticism and articles upon live topics are the up-to-date teacher's greatest aids.

Mr. Rusmisel said many other things good and pertinent, but space forbids their inclusion.

Miss Jessie Davidson, of Huff's School of Business, Kansas City, came next with a good paper on Touch Typewriting. The subject called it a delusion and a snare, but the speaker does not so consider it when properly taught as witness the opening extracts from her paper.

"On assigning this subject, the Committee gave me permission to change it in any way, and on first thought I decided to do so, feeling that I could not allow my name to appear on the program to discuss the subject so worded, the very antithesis of my experience with this method, which I had adopted and successfully used in an office, where I found with how much greater ease I could do a heavy day's work; in my teaching, proving how much greater speed and accuracy the best, the average, and the poorest student could attain; observing how the grade of work is improving each year in our offices, and the great number of young people who have been helped to greater efficiency and better salaries—all the result of adopting this system, instead of going at it in the haphazard, hit-as-hit-can fashion that was in vogue before we were blessed with the invention or discoverery of Touch Typewriting."

C. E. BIRCH,
Effingham, Kans., President, 1910.

L. C. RUSMISEL,
St. Joseph, Mo., President, 1909.

F. A. KEEFOVER,
Blue Rapids, Kans., Reporter.

Mr. Francis B. Courtney then held the attention of the assembly in a talk on how to teach business writing, following the usual methods in use among the leading writing teachers of today.

He was followed by Mr. F. J. Kirker, of the Central High School, Kansas City. His contribution to the program, was considered excellent and we regret not being able to give it in full.

After this came refreshments and the afternoon session. Mr. M. B. Wallace, who is director of the Central High School, at St. Joseph, and a member of the Rusmisel family, who are doing great things for commercial schooling there, is also director in a modest, but most able way of the school orchestra. He handled a bakers' dozen of boys and girls as easily as a good teacher handles a class of arm movement enthusiasts, and with a deal more of intricate harmony and concord. Wallace's boys and girls would have fooled us into imagining we were in a leading opera house, if we could have closed our eyes. It beats some of the old-time, long-time, twenty-verse Federation singers all hollow, and we move right now a substitution to become permanent. It took St. Joe to show conventioners that there is something more musical than the voices of the average of us who get a few angles in our voices, talking Touch Typewriting, free movement or account method. The only two who could be permitted to sing are Carl Marshall and Charles A. Faust. Then the vocal part for the future would take care of itself. Carl should sing Schubert's Serenade, Brother Faust would handle the double sextette from Lucia, and Dr. Rowe might follow with a lullaby.

(Get after the criminal himself and don't harbor a grudge against Mr. Zaner—he has to print it.)

Sometimes a man gets into a University who has done something of note outside the work of teaching "Alpha Beta," etc., or the sociological solution of the prune desk at the boarding house, and sometimes those already on the inside break out with outside achievement. Both classes are becoming commoner, which indicates that the quality of genius being obtained by the university is improving as fast as are other lines and is doing much to justify a great expense that is good but sometimes not fully appreciated by the average man.

To the first and the second classes, belongs Walter Williams (we make a guess he traded the "Professor" part to someone else long ago).

Walter Williams is dean of the school of journalism at Missouri University and hasn't much time to invent football yells in six hyphenated syllables, for his work keeps him so busy and so happy and so useful he hardly has time rightfully to give to people outside his work, but if a full appreciation for common sense, bright truths in good English is an inducement, he can come again. His subject was "For the Life that Now Is." It was a plea to take advantage of the present, and "I have no time," he said, had wrought more havoc in the world than "wine, women, football and war." Science has not succeeded in lengthening life, nor may we bequeath time to our descendants, Mr. Williams reminded the teachers. Education, to be the right sort of teaching, should give training for taking advantage of every moment, was one of the deductions at which the speaker arrived.

This was followed by Mr. C. C. Staehling of Warrensburg, Mo., State Normal School in a rather lenghty paper which we did not get.

The banquet at the Rabidoux Friday night was fine and if there were any who went away hungry or unsatisfied they are chronic kickers and should be chained to the post and compelled to listen to the aforesaid solos suggested for the Federation meeting.

Let it be mentioned in passing that the entire expense was paid out of the funds of the association so that it is a mark and an innovation for such affairs, financially as well.

Mr. C. T. Smith was toastmaster. He started in well and got better the longer he kept it up.

Mr. Raymond P. Kelley, the first to speak, thought it was useless to commiserate the book man, it was worth the price of travel just to hear Walter Williams. He has heard the teacher scored at meetings. It must be remembered the teacher has subjects not of the best, appliances often the worst.

Mr. R. Scott Miner, thought many teachers were wrong in blaming a book company for bringing out a particular book. The house brings out what there is a demand for, and does not try to lead the teacher.

Mr. E. D. Labaugh was to speak next on The Ladies. He thought it best to keep as far away from his subject as possible.

Next a song broke the list of speeches, after which Mr. Courtney gave a monologue of funnyisms.

Supt. Whiteford followed. Josh Billings had never heard of a dead mule—mules were too mean to die. He himself had never heard of a wealthy school teacher—the salary wasn't big enough.

Toastmaster Smith introduced Miss Marie Wilson who gave an excellent dialect rendition of Riley's fishing rhyme.

Mr. G. W. Hootman followed with a short touch of the electric wire of his wits, after which Mr. L. B. D'Armond, of St. Louis, gave a whistling solo in imitation of a bird. It was so natural one could almost see the feathers and the boy with the bean shooter sneaking up for a shot.

Mr. P. B. S. Peters said Mr. Smith had slighted the ladies. He himself had been introduced as the "get together" man. Seemed he was able to live up to the character. Each of the lady teachers from his school had promptly appropriated to herself a good looking book agent and he guessed that was getting together.

Mr. J. A. Lyons then was called to the front with two good stories, followed by Mr. S. H. Goodyear, who remarked the difference from the times when business men advised young people not to go to a commercial school while they now phone to the school for office help.

Toastmaster Smith then added to the good taste in the mouths of the banqueters by giving another story, and the banquet was over.

SATURDAY A. M.

Mr. Irvine, editor of the Fruit Grower gave a sensible talk on what the business man expects of the stenographer. He suggests that teachers get from printing offices sheets showing the office styles in punctuation, etc., for use in teaching. The business man expects more of a stenographer than he himself can do in the way of English.

Mr. F. A. Keefover then told of the merits and demerits of a business college training, as it showed up in his organizing and conducting successfully a business. He found the training invaluable, absolutely indispensable in banking, and could find only one deficiency. The lack of training in how to secure business might possibly be remedied in time but the same law, principles of accounts, etc., taught in the school is as adaptable to life as is the training of a doctor or of a lawyer.

Mr. Francis B. Courtney followed with a chalk talk entertainment greatly enjoyed by all.

Mr. Geo. E. Daugherty gave an able and sensible paper. He has quit advising prospective students not to take the work just because they may seem unpromising, as he has been fooled too many times in estimating abilities. He believes the laborer is worthy of his hire and told how he helps to protect the beginning salaries of his students. Many favorable comments were heard on his contribution.

Some observations concerning work in the High Schools by P. B. S. Peters, Manual Training High School, Kansas City, Mo., proved a most timely production. We hope to give it at a later date.

Mr. Henning, of the executive committee, then desired to give credit for the success of the meeting to Mr. Rusmisel, whereupon Mr. Rusmisel very gallantly returned the compliment.

Informal discussion of the present and next meetings was had. After paying for the banquet there remained in the treasury the largest balance in the organization's history. Mr. E. E. Winters, of Leavenworth, thought full chance for discussion should be provided for next year. Mr. J. J. Kerby, of Independence, Kans., has been five years in one place and thought a big part of the work was in educating the powers that be, up to an understanding of the real needs of the department. Mr. Gifford, of St. Joseph, Mr. Howell, of Wichita, and others continued the talk.

Mr. Hootman wanted to know what study was taken to determine the length of a course. Mr. Lyons and Mr. Rohrbough agreed a course should be divided into sections. Work on a succeeding section should be prohibited till all back work was done.

Mr. C. E. Birch then conducted a contest on rapid figuring, the prize being a fine set of Kipling's works donated by Mr. Lyons. The preliminary contest open to the convention showed the best five to be Messrs. Howell, Peters, Carter, Keefover and Gifford. At the contest at the board Mr. Howell won by a great majority of points and he was presented with the set of Kipling by Mr. Lyons in a very neat speech and amid general congratulations.

We mention here that Messrs. Rohrbough, of Omaha, and Wm. Bryant delivered papers that were most favorably commented upon. Not being able to get copies of the papers and not being able to be present at the time, we can only explain more extended mention.

A note of thanks was given Superintendent Whiteford, Mr. Walter Williams, Mr. Irvine and the press of St. Joseph as well as the orchestra and retiring officers.

Election was held without contest, Mr. C. E. Birch, now of the Atchison County High School, Kansas, was elected President; Wm. Bryant, of Lincoln, Vice President; Miss Eva J. Sullivan, of Kansas City, was chosen Secretary-Treasurer. Topeka, Kansas, gets the meeting for next year.

Then closed one of the best meetings of the kind, and the very best we ever attended.

St. Joe is sleepy, slow and courteous to a degree delightful for those who find something else than business worth living for.

While it may seem backward in these times of easy prosperity, to those who are doing the Marathon for the dollar, it was a fact worth remembering that those bankers who had Saint Joe connections during the recent cashier's-check panic, were thanking their stars and are today wearing a few less of gray hairs. There was a general impression increased by the sight of the "actual" when really needed, that Saint Joe was the Prudential sign for the country banker of the Missouri Valley. We need a few more of these towns in the Northland, where living is a fine art, and the entire cash reserve is not put into the electric sign over the side walk.

Hotel Rabidoux is simple and tasteful in design, and commodious to an unusual degree. It could easily accommodate a Federation meeting. Possibly the air of the lobby seemed a little more genial and restful and the cushions a little more inviting because here the writer met in many a joyous jape the friends of the meetings for ten years past. It would be a hard bench indeed that intruded a noticeable irresistableness upward when such fellows as Jimmie Lyons Scott Miner, S. H. Goodyear, H. B. Boyles, Harvey, of Waterloo, Weatherly, Birch, Williams, of Iowa, and Hootman are around and in the mood for pow-wow. Then there were Zartman, Henning, Courtney, G. E. King, Wallace and Sanford, not to mention the Kansas City pair, Kirker and "Please Be Still" Peters, nor to overlook in the least, such a well-known writer as Tamblyn.

Ransom, that long lanky lightening rod of electric energy, was absent. "Daddy" Van Sant and Miss Elizabeth without whom a convention cannot be called really complete, were not there and they were missed. Dudley was once plumed the handsome man of the Central Association. That plume we now and here as we bestowed it, officially transfer and stick into the hot hand of F. J. Kirker, first because he can qualify and secondly because his claims seemed evidently recognized by more discriminating feminine judges. A rather new face at convention is that of Mr. Labaugh, a jolly member of the Pirate Gang, representing Ginn and Company. His spirits are of the effervescing kind but partake not of the odor, suggested by the combination; and if his books are as pleasant in allapathic doses as is his companionship, teaching may yet become a holiday sport.

The Underwood Typewriter Company was well represented as was the Smith Premier; and we take this occasion of thanking the Smith Premier representatives for that handy, everpresent packet lead pencil presented to us as well as for the three others we knew they meant but forgot to give. If it is any satisfaction we will

assure them those fine little advertisers of a good machine are now carried by three business men who buy machines.

A report of this meeting would be really incomplete without mention of the home-bound trip, from seven twenty A. M. to five, afternoon, to cover little more than a hundred miles. At Atchison we gained the companionship of President Birch, who was going to his new position at the county high school twenty miles or so beyond. The convention made no mistake in electing C. E. Birch for its president, a gentleman like Rusmisel, of old Virginia parentage and Kansas raising—we know what one *has* done for the association, we are satisfied of what the other *will* have done when noses are counted and stock is taken of accomplishments a year hence.

It was from Birch, none other, we learned of a thing that shocked and numbed our sensibilities. The total depravity of one Carl C. Marshall, sometime teacher, sometime Kansas pioneer, is hard to believe but when Birch tells us it came to him as a confession from the criminal himself there is no sidestepping. The confession is one of theft, theft of only a hen it is true, but a peaceable, self-respecting wealth-producing, affectionate hen who was thus snatched from the bosom of a dependent brood by the ruthless hand of fate and Carl Marshall, and brought to an untimely end to assuage the unholy appetites of four young outlaws of the Marshall neighborhood.

Carl, the purger of convention politics, whose very grizzled locks point ever heavenward in their righteous uprightness, Carl the avenging prophet of many di-ciples a vandal of the barnyard, a robber of hen roosts! "How have the mighty fallen."

A consultation of the figures given at the beginning will give you a correct idea that the Central Branch train runs sometimes fifteen miles an hour on a spurt. Still we should not complain, for the train crew are accommodating. Noting, no doubt, the monotony of the trip to the passengers, the brakeman went to the back end of the train and proceeded to fall off, while we were running along between stations. Picking himself up and dusting his clothes he set out to catch the train. Having celebrated too liberally a recent foot ball victory, he was not in good condition for straight-ahead running, but he was doing very well, abusing the engineer between strides for speeding up, until the conductor stopped the train rather than have it beaten in the race.

We submit that a meeting that could linger pleasantly in one's memory through such a trip is worth the price, and we give notice now and here our claim is in for a tin medal for fortitude and reckless bravery, said medal to bear on the reverse side, "In hoc anathema nox vomica," and on the obverse in bas relief the head of the mother hen murdered by the youthful Marshall.

P. B. S. PETERS, Kansas City, Mo.

THE WISCONSIN MEETING.

Milwaukee, Nov. 26, 1909.

The regular annual meeting of the Wisconsin Commercial Educators' Association met in the rooms of the Spencerian Business College.

The meeting convened at 1:30 p. m. and the Secretary took the chair and called upon President pro tem., O. L. Trenary, for his subject, "Thoughts not on our Course of Study." Mr. Trenary arraigned some of the unbusiness-like practices of many commercial schools, showing that these practices were leading the business schools into disrepute and calling for a decided revision of our methods and courses of study if we would retain our places as commercial schools.

"Changing conditions in Commercial Education" was discussed by H. C. Spillman, who claimed that the private commercial schools would have to improve their courses and reduce in number to be able to hold their place in competition with the practical courses of the High Schools.

Both of these papers created considerable discussion, Messrs. Spencer, Smith, Trenary and Supt. Heaney taking part.

A Round Table Discussion followed, led by R. C. Spencer, in which a lively discussion occurred on some practical sides to Business School Management, such as "What per cent. of Gross Income shall be spent in Advertising?" "What number of rooms shall a Business College have?" "Guaranteeing Position," etc.

Miss Brown and Messrs. Dale and Kennedy led in the discussion.

The Evening Session met at 8 o'clock with President Trenary in the chair.

After a vocal solo by Mr. Stanley Prowles, Hon. Carroll G. Pearse addressed the Convention, showing the place and work of the private commercial school, the classes of pupils, and courses of study in public commercial schools.

Henry C. Campbell, Editor of the Milwaukee Journal, in his address on the "Business Man and City Government" showed that our city government was a failure from the beginning because the city was the ward of the State and its most important laws were made at the State Capitol. He advocated the Commission form of government and showed the merits of such system.

"Business Ethics" was then discussed by Rev. E. A. Cutler, Pastor of Westminster Presbyterian church, in which he showed that men must be men of vision, men of energy and honesty, and possess the spirit of altruism.

Hon. Wm. George Bruce, Secretary of the Merchants' and Manufacturers' Association, after paying high tribute to R. C. Spencer as an educator, discussed the subject of the "Conservation of Business Energy." Owing to the great wealth and prosperity of the country, men became intoxicated with success and soon found themselves broken in health. Today the business man should stop and figure the cost of his success, whether it has been won at the expense of a worn out or racked nervous system. Much greater and better work is accomplished by the man of poise whether employer or employee.

SATURDAY, NOV. 27.

The members were invited to take Dutch Lunch at the St. Charles Hotel.

R. F. Kennedy, of Eau Claire, discussed the subject "What Shall Private Commercial Schools do to be Saved?" He showed the competition of the Commercial Department of High Schools and advanced reasons why the Private School was not making the progress it should, such as cutting rates, making many promises that lacked fulfillment, etc.

A lively discussion followed by C. B. Williamson, W. W. Way and others.

"Commercial Law" was discussed by C. A. Cowee, of Wausau, showing the value of this important subject to all kinds of people. After outlining the scope of the subject and the methods to be pursued in teaching the work, a discussion followed, led by R. C. Anderson.

At 2 p. m. the convention again assembled, and C. V. Smith, of Milwaukee, showed his method of "Developing Business Intelligence and Common Sense" in his dictation classes. A discussion followed led by O. L. Trenary, who called attention to the deficiencies in some of our text books on this important subject.

In the absence of J. P. Simon, the secretary read his paper on "The Relation of the Wisconsin Commercial Educators' Association to the Business Educators of Wisconsin," in which he showed how the spirit of cooperation ought to pervade our ranks leading to a rising of the standard of our courses of study.

The following officers were elected for the ensuing year: President, O. L. Trenary, Racine; Vice President, C. A. Cowee, Wausau; Secretary and Treasurer, W. W. Dale, Janesville.

Invitations were received from Superior and Manitowoc to hold the next meeting. It was moved and seconded that the matter be left with the Executive Committee.

W. W. DALE, Sec'y.
Janesville, Wis.

Thousands of members of our profession will be deeply pained to learn of the death of W. I. Tinus, of Chicago, December 2nd, as the result of an operation performed in one of the hospitals, it being the second operation he had undergone during the year. He had a nervous and physical collapse following the Federation Meeting a year ago at Indianapolis. He underwent an operation and secured some relief and finally went to the country, first in Iowa and then in Wisconsin, and regained sufficient strength to go back to Chicago, where the old trouble began to assert itself again, when he was advised to undergo another operation, since there was thought to be little danger because of his improved health.

Our profession never had a more loyal, faithful and honorable member. No one ever worked more unselfishly for the cause of shorthand and commercial education, as a member of the National Shorthand Teachers' Convention and the National Commercial Teachers' Federation, than did he.

He leaves a widow and four children to whom we, in common with thousands of our readers, extend our sincerest regrets and sympathy. He leaves with them, as he does with all who knew him, the legacy of an untarnished name.

The following communication, dictated the day after the death of Mr. Tinus, gives interesting details:

Northwestern Business College,
Chicago, Ill., Dec. 3, 1909.

My dear Mr. Zaner:

Ere this, you have received my wire of last evening and therefore know of the death of our good friend, Mr. Tinus, which occurred as the telegram stated, 3:15 Thursday afternoon, following an operation for removal of a thyroid gland. Mr. Tinus came through the operation, rallied and was conscious for an hour or more when almost without warning, the vital spark went out. In a conversation over the phone with him Wednesday night at 8:45, he told me of his excellent physical condition and expressed most sanguine hopes in the success of the operation, which he said was backed up by the opinion of his physicians, who told him that he would, in all probability, be out of the hospital and in good shape for years of usefulness within ten days or two weeks.

He told me of receiving a splendid letter from you, such an one as he said, only Zaner was capable of writing, bade me good-night, and I still hear that strong, clear voice ringing in my ears.

A little before 10 o'clock Thursday, his partner, Mr. W. H. Harmon, called me over the phone from the hospital to say that the operation was over, was successful, and that Mr. Tinus was rallying from the effects of the anaesthetic. Imagine, if you can, the shock I received a few hours later, when Mr. Harmon again called me to say that Mr. Tinus had passed away only a few moments before.

When Mr. Tinus returned to the city some three weeks since, his condition was so much improved that he felt that he was nearly able to again undertake the work which he had left off last winter, and after a few days, spent in gathering up the lines, did begin work which he continued until the latter part of last week. He even looked after business matters until late Wednesday afternoon, when he repaired to the hospital to get ready for the operation.

It is needless for me to say to you anything about the loss to the profession and to the patronizing public, educationally speaking, in the loss of this untiring worker for the advancement of education. I have never known a truer friend. Quoting his father's words to me, recently expressed, "I have never known Willard to have a hard word in his mouth against any body," is as true as it is plain. Considerate, patient, earnest, ambitious, and overly energetic, this good man simply worked his life out.

I have never known a more untiring worker nor one more devoted to his chosen profession, his friends, and last, but by no means the least, the little family which he leaves behind. His devoted wife is prostrated over his death, but the four little children do not realize the terrible affliction which has come to them. Mrs. Tinus departed last evening with the remains for Bloomfield, Iowa, where interment will take place.

You can reach Mrs. Tinus by letter or wire at Bloomfield, Iowa, where I believe she intends making her home with her parents.

Regretting to have to give you this sad information, I remain

Sincerely and fraternally yours,
J. F. FISH.

THE HOOSIER MEETING

The Commercial Teachers' Association of Indianapolis held their annual convention at Indianapolis, Ind., November 26th and 27th. The first day's program consisted of a general discussion of topics pertaining to Commercial School Management under the following heads:

"Dignified and Effective Advertising." "Bookkeeping for Business College Offices." "Office Devices and Equipment." "Are we Meeting the Requirements of Employers?" "Length of Course and Tuition Rates."

Friday Evening at 7 o'clock a bounteous repast was enjoyed at the Commercial Club; the luncheon being informal and the compliments of the Association. After the luncheon an address was made by Rev. Frederick E. Taylor, his subject being "The Young Man in Business." A round table talk led by Mr. Enos Spencer, of Louisville, Ky., then followed.

The Saturday Morning session was held at the Central Business College, and the following subjects were discussed:

"Methods of Teaching Bookkeeping" led by M. H. Lockyear. "Methods of Teaching Commercial Arithmetic" by E. G. Kayser. "Methods of Teaching Typewriting" by Mrs. M. M. Lain. "Systematic Dictation" by S. H. East. "Spelling, Punctuation and English" by Mrs. K. H. Isbell.

The afternoon session was a business meeting. The officers for the ensuing year are:

Mrs. K. H. Isbell of Terre Haute, Ind., Pres. Mr. E. G. Kayser of Indianapolis, Ind., Vice-Pres. Mr. Geo. F. Boehne of Evansville, Ind., Sec'y and Treas.

GEO. F. BOEHNE,
Sec. and Treas.

NEWS NOTES AND NOTICES

E. H. Fisher, of Independence, Kans., is the new commercial teacher in the Ferguson Business College, Munising, Mich.

Mr. Raymond P. Kelley, who for many years has been in the service of the Gregg Publishing Co., and associate editor of the Gregg Writer, Chicago, Ill., now has charge of the school department of the Remington Typewriter Co., New York City. This is a step forward, and we wish him the same advancement and success in his new field of endeavor that has been his in the past.

Mr. H. B. Cole, the well-known penman and teacher, is now teaching in the Girls' High School, Boston, Mass.

Mr. H. G. Schuck, who was for some years with the Fitchburg, Mass., Business College, is now located pleasantly and profitably with his brother in the Real Estate business in Oklahoma City, Okla. He is therefore an out and out Oklahoma City booster. We have heard from reliable authority that already the Schuck Bros.' Real Estate Co. is doing exceptionally well financially and otherwise. His many good friends will be glad to learn of his success. When he engaged in Real Estate business in Oklahoma our profession lost one of its most capable young commercial teachers, and the city of Oklahoma secured one of the brightest, squarest young men who ever tackled the Real Estate Business.

Mr. W. P. Steinhaeuser, who went to the Ocean Grove, N. J., Public Schools, three years ago, as Supervisor of Penmanship, was re-elected at an increased salary. He managed the Brockhurst Hotel, at Asbury Park, N. J., the past summer and reports a good season, and that he enjoyed the summer work very much.

Ashton E. Smith, formerly of the Jackson, O., Business College, is now connected with the Scranton, Pa., Business College.

SCHOOL AND PROFESSIONAL

The Elyria, Ohio, Business College is gaining quite a reputation as a training school for teachers. Since last August graduates of this institution have taken positions as follows:

Miss Clara Smith, of No. Ridgeville, Ohio, as principal of the Commercial Department of the Kane, Pa., High School; Miss Fern Fryer, of Greenwich, O., as Private Secretary to President King of Elizabeth College, Charlotte, N. C. Miss Fryer also teaches shorthand in this school; Mr. Archie Sartwell, of No. Ridgeville, O., is in charge of the Commercial Department of Drake School, Plainfield, N. J; Mr. George Sartwell, of No. Ridgeville O., as Principal of the Commercial Department of the Johnsonburg, Pa., High School; Miss Louise Chambers, of Columbia Sta., Ohio, with Strayer's Business College, Washington, D. C; Miss Josephine Harrington, of Columbia Sta., Ohio with the Draughon School, of Washington, D. C.; Miss Estella Stannard, as Principal of the Commercial Department of the Franklin Furnace, N. J., High School.

On Thursday, November 18th, the Mahala Block of Sandusky, O., was consumed by fire entailing a loss of a quarter of a million dollars. In it was located the Sandusky Business College, R. D. Mitchell, proprietor, with estimated loss of $10,000 and an insurance of $5,000. Mr. Mitchell shows his courage in the face of disaster by opening his school on the Monday morning following in another building.

M. A. Adams, of the Marietta O., Commercial College, reports a fine school this year, with a strong demand for help from many cities and states.

CATALOGS CIRCULARS

On Monday, October 4th, 1909, The Port Arthur, Tex., Business College, opened its doors to the public with Garnett R. Hall as Superintendent. The catalog before us is, in our opinion, one of the finest specimens of advertising we have ever had the pleasure of examining. It is not by any means the largest nor the most expensive, but one of the very best in point of typography, terseness and truthfulness of text, and up-to-dateness of illustration. Mr. J. M. Latham, who for the past ten years has been connected with the Gem City Business College, Quincy, Ill., has charge of the commercial work. This new school proposition through its catalogue looks nighty good to us, and we wish it success in proportion to its enterprise and worth.

Brown's Business Magazine, Special Farm number, Moline, Ill., is one of the timeliest pieces of advertising we have ever seen in a journal. It contains special arguments and appeals to farm boys with testimonials, etc., from those who are successful farmers and graduates of the Brown schools. "G. W." recognizes that farmers are now prosperous and are beginning to work with their heads rather than with their hands. As a consequence he proposes to help the good work along by training them in business methods. H. E. Read, as editor, is responsible for the details of the school paper mentioned.

The Commercial Messenger, published by J. A. Lyons & Co., Chicago, reaches our desk regularly, and is read with as much relish as anything that comes our way. As a commercial teacher you ought to be on its mailing list. The November number contains a straight-from-the shoulder argument in favor of more class instruction in our business colleges than is being given at the present time. We can easily append our O. K. to every word in the article. But J. A. Lyons, the author, needs no O. K. from us, his ability and worth are too well known in our profession for that.

One of the most attractive school papers annually received at this office is entitled "The Beacon," and comes from the Indiana Business College, Indianapolis, Ind. It is filled chuck full to overflowing with attractive half tone illustrations.

A neat little advertising booklet is at hand from the Anthony, Kans., Business College.

"Wanted 100 Managers for Business Colleges" is the title of a little 24-page promotion booklet from J.F.Draughon, Nashville, Tenn.,containing a number of co-operation plans for persons desirous of managing schools, with options on ownership.

"Penmanship" is the tital of a 4-page circular being sent out by Mr. S. E. Leslie, Rochester, N. Y., whose splendid lessons in business writing recently closed in our columns. In it are found excellent examples of business, ornamental and round-hand writing, and modern engrossing. Anyone interested in correspondence instruction would do well to write to Mr. Leslie for his journal. We endorse it, and him too.

The Beutel Business College, Everett, Wash., issues a uniquely folded catalog, indicating a good and prosperous school with W. F. Giesseman as principal of the commercial department.

"Gregg School" is the embossed title of a blue antique covered catalogue from that institution in Chicago. The type is strong and plain and illustrations such as to convey the idea of a really first class well-attended modern Commercial School, which it doubtless is.

The B. B. C. in graceful monogram script, embossed in gold, is the title of a purple-covered, prosperous-looking catalog, issued by the Butler, Pa., Business College, A. F. Regal, proprietor. Mr. Regal has built a school of real genuine worth in that little city in western Pa., and the catalog is therefore a fair representation of the school, not a whit better than the school itself, which speaks well for its thoroughness, straightforwardness, honesty and practicability.

An effective, gray-covered, publicity booklet is at hand from the Pittsburg, Pa., Academy, J. Warren Lytle, president, Rhuel Hampton Merrill, vice president. The school now occupies four complete floors in the May Building, one of Pittsburg's skyscrapers, in the heart of the city.

A compact little booklet entitled, Modern Business Writing, by H. O. Keesling, President of the Louisville, New Albany and Jeffersonville Business Colleges, comprising a series of lessons in business writing, is being sent out free of charge as a means of interesting young people in the institutions named.

Andrew Carnegie, is the subject of an interesting writeup under the head of Successful Men, in "Education that Pays", published by the Practical Text Book Co., Cleveland, O.

Recent advertising literature has been received from the following:—Blair Business College, Spokane, Wash.; Rasmussen Practical Business School, St. Paul, Minn.; Central Business College, Denver, Colo.; Marine Bank, Crisfield, Md.; J. S. Lilly, Mt. Lookout, W. Va.; School of Commerce, Cincinnati, O.; Eastman-Gaines School, New York City, N. Y.; and The Spencer Publishing Co., New Orleans, La.

One of the very finest catalogs received this year from private commercial schools, is at hand from King's Business College, Raleigh, N. C. The covering, printing, binding, typography, illustrations and text, are all fine. It indicates growth, and prosperity. The headings and illustrations are printed in brown, the type matter in green. The paper is of the finest plate variety with attractive two-color initials.

A snow-white embossed cover, with paper inside to match, of high quality, is the first distinguishing mark of the Waterloo, Iowa, Business College. A second element and feature is a personal letter mounted on the first page, written in the President's own hand. The third characteristic of the catalogue is a personal explanation on the part of Mr. Alvon F. Gates, concerning his change of name, etc. The fourth evidence of an individuality back of the catalog is the mechanical arrangement of the pages, the double ruled border and inside light line panels, containing portraits, testimonials, etc. The fifth characteristic is a number of large double pages illustrating the school equipment, etc. We consider it one of the best pieces of advertising received during the year.

"A trip through the Bryant & Stratton Business College," is the title of a very readable, beautifully—illustrated, well-printed, cream-colored, thirtysix-page, four-and-one-half-by-eight booklet, issued by the school named above, located at Louisville, Ky., it being a reprint of a newspaper writeup. The booklet gives one the impression of a largely-attended, prosperous, practical school. The portraits of the faculty and the illustrations of the school are all well done.

Thanksgiving Greetings, circulars, and other advertising literature are hereby acknowledged from the following: W. P. Steinhaeuser, Asbury Park, N. J.; Northwestern Business College, Chicago, Ill.; Starke County Teachers' Association, Knox, Ind.; Port Arthur, Tex., Business College; Central Evening High School, Boston, Mass.; Rasmussen Practical Business School, St. Paul, Minn.; Parsons, Kans., Business College.; Gem City Business College, Quincy, Ill.; Blair Business College, Spokane, Wash.; Georgia Normal College, Douglas, Ga.

NEWS NOTES AND NOTICES

Mr. O. B. Eller, of the Cripple Creek, Colo., Business College, writes a splendid ornate hand, as shown in a recent letter from him. His skill and art displayed in the communication were a pleasant surprise indeed.

The beginning of the New Year the Rapid Shorthand School, W. J. and R. J. McKechnie, proprietors, Detroit, Mich., added a commercial course to their school, thus giving them an all-round business school. We wish them success in their larger field of endeavor.

Mr. E. B. Moore, the well known penman and commercial teacher, now has charge of Stanley's Business College, Macon, Ga. It is Mr. Moore's intention to not only maintain the high standard of instruction for which this institution is noted, but to raise it to a still higher standard if possible.

Mr. A. M. Wonnell, who taught in the Zanerian and worked in the office of THE BUSINESS EDUCATOR since last July, is now located with the Fitchburg, Mass., Business College, D. Fullmer, proprietor. Mr. Wonnell is a teacher by nature, as well as by training and experience. When it comes to teaching either practical or professional penmanship, Mr. Wonnell is unexcelled, and few can equal him. We extend heartiest congratulations to Mr. Fullmer for having secured his valuable services. His penmanship ranks among the very finest product in our profession. Moreover, he is every inch a gentleman.

Mr. Wm. Rhoads, 235 Pearl St., Reading, Pa., always sends his annual subscription to THE BUSINESS EDUCATOR in December, having done so in all probabilities since the journal was started, as his name and penmanship always reminds us of an old, true friend, although he is probably a young man. He always encloses some beautifully executed cards in lettering, script and flourishing, indicating both skill and good judgment.

Enos Spencer, of Louisville, Ky., on Sunday December 4th, in the Louisville Herald, sounded a note of educational warning to the Board of Education and citizens of Louisville against the plan of having 4,000 children out of schools because of insufficient facilities. He pleads for an education on the part of every boy and girl, well stating that ignorance constitutes the weakest link in the chain of progress. It would thus seem that Louisville has its trouble, educationally speaking, as well as other cities.

Mr. E. H. McGhee, penman in the Stewart-Large Business Institute, Trenton, N. J., is gradually creeping up toward the top in his penmanship. His business writing is A-1, while his card writing is quite graceful indeed. His work is getting to be an inspiration.

Miss Ava B. Blank, of Des Moines, Iowa, has recently been appointed to a position as teacher of shorthand and typewriting in the Colfax, Iowa, High School and supervisor of penmanship in the public schools of that city.

Miss Mabel Wager, of Grand Rapids, Mich., is a new commercial teacher in the high school at Bemidji, Minn.

Elmer H. Fisher, of Plymouth, Ind., has been chosen as commercial teacher in Ferguson Business College, Marquette, Mich.

R. D. Thurston, formerly of Rome, N. Y., is a recent addition to the staff of Browne's Business College, Brooklyn, N. Y.

Miss Donna E. Luce, of Providence, R. I., has been engaged to teach in the Drake Business College, of Newark, N. J.

The Scranton Business College, Scranton, Pa., has recently engaged Mr. Ashton E. Smith, of Jackson, Ohio, as assistant commercial teacher.

John Burkman, for a number of years with Brown's Business Colleges at Rockford and Streator, Ill., is now teaching in the Detroit, Mich., Business University.

B. E. Alward, formerly of Vincennes, Ind., is now connected with the Logan, Ohio, Business College.

Miss Dorothy W. Fitts, recently with the Lowell, Mass., Commercial College, has been appointed to a position in the Massachusetts College of Commerce, Boston.

T. V. Chandler, well known among teachers because of his work formerly with the Elliot commercial School, Wheeling, W. Va., Salem, Mass., Commercial School, and more recently as proprietor of a business college in Erie, Pa., died recently, after an illness of seven months. The many friends that Mr. Chandler has in the profession will certainly sympathize deeply with Mrs. Chandler and her two little girls who are left.

Ferd Ingold, a capable penman, an enthusiastic teacher and a hustler, is now supervisor of penmanship and drawing in the Monroe, Wis., Public Schools. We expect good work from his teachers and pupils as he is both progressive and aggressive.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

Every young person has day dreams in which he pictures himself a success—happiness, health, loyal friends, moderate wealth and a power for good. Then the majority of these young people abandon the beautiful child of their imagination, place it on the doorstep of some successful person, and try to justify the act by saying that he has had experience and will know how to raise it so that at maturity it will be a great force in civilization. How did he get this experience? Did he inherit it, or buy it, or steal it? Of course not. You know how he got it; by assuming the responsibility, just as you will do when you catch a faint glimmering of your own resources.

There is a fascination about a person who has "arrived," has actually done things and as a result is in a commanding position to do still greater things. We get positively mushy over him and love to think of him as a man whose natural talents correspond to a rich alluvial soil where everything valuable will grow luxuriantly with but little attention or cultivation, while our own natural talents seem to be typified by a desert where only sage brush and jack rabbits abound. Forget it. Such a view is an insult to the man who has struggled to success, and is an insult to your own intelligence. Suppose you really have the desert; what are you going to do about it? Get busy. Irrigate it, grow three crops a year and make it the most valuable spot on earth. It is a good thing to study the lives of men and women who have made good, but when you catch yourself lazily wishing that you were they, hustle right out and find some giant fullback and urge him to demonstrate on your anatomy how he drops a goal from the field. That will help some.

John Hays Hammond at fifty-five years is the greatest mining expert the world ever knew, but—he was not born that way. Hammond was born in San Francisco, California, in 1855 when the mining fever was at its height, and during his youth he became more or less familiar with gold mines. He was shrewd enough to see the opportunity and, to prepare for it, he took a course in the Sheffield Scientific School at Yale. While at Yale he developed the physical as well as the mental side and to this is due his ability to turn off such an immense amount of high class work. He has been consulted in reference to practically every mine of importance in the world and has been a tremendous factor in developing the metal resources of the world.

I have always been a great admirer of Mr. Hammond, not because he stands at the head as mining engineer, nor because he is the highest salaried man in the world—said to be five hundred thousand a year—but because he believed in himself and then "kept everlastingly at it" to make that belief come true.

Hammond had his blue days and his doubts, but he didn't give up. The harness that he got into had no holdbacks. He dreamed, planned and worked. Remember that combination; dreaming, planning, working. If you omit one of them the scavenger man will surely get you and you will land on the "dump."

The glamour that surrounds the successful person leads many young people astray in their choice of an occupation or profession. There was no glamour about Hammond's start; no long laudatory newspaper articles; no big salary; no high honors. It was just like the start of every other prominent man and woman of today. He loved his work and had the patience and stick-to-it-ive-ness to wait for the finished results.

One's initial efforts in any line of endeavor seem puny and crude. How weak is the oak as it shoots up through the leaves, compared with its mighty self a hundred years later.

Choose the profession or business that you think you will love, give your life unreservedly to it, and gradually there will be reared that castle which you saw in your dreams.

The Arm-Mind And Penmanship

BY L. H. HAUSAM, HUTCHINSON, KANS.

Modern scientific research has announced that the entire nervous system is brain. That we think in all parts of the body that are supplied with sensory nerves. That the sensorium occupies the entire normal body. It has announced that the tight rope walker is able to accomplish his feats because he has learned to think properly in his feet. That the cyclist is able to perform his wonders of poise because of his peculiar training of the lower-body-brain. That all mechanical training is based upon the cultivation of brain functions in hands and arms and feet and body.

We may thus speak of the eye-mind, the arm-mind, the hand-mind, etc., because these organs are avenues through which mind communicates with the physical world. Each of these organs, and all organs of the body have their peculiar brain functions through which we are enabled to think, consciously or subconsciously, for our good through that organ. Thus we improve our functions and organs, and thus we are able to modify them, enrich them, impoverish them, destroy them.

In penmanship all this means very much. We need no longer to look upon the arm and the hand as an unruly, ungovernable member. We can no longer excuse ourselves on the ground of inadaptability. Rather must we now acknowledge that we do not think in our hands and arms—that our brain functions lie undeveloped in these extremities. It means that as we have learned to think in the head-brain, whereby we have become able to recognize the forms of letters and figures, so may we also learn to think in the arm-brain and the hand-brain, that we may be able to reproduce those forms on paper.

The new light does not extinguish the old but enlarges our scope of vision. We now see the more clearly that we should not restrict our power of recognition to the eyes, but should develop a like power in the hand and arm. Penmanship, like typewriting, must be a "touch method", if all its possibilities be fully realized. This means that the arm-brain and the hand-brain must be so developed that the arm-mind and the hand-mind may, through them, "see" more quickly, more accurately and more opportunely than is possible for the eyes.

In practicing penmanship the learner should learn, first of all, to stop thinking of the forms he is executing, stop thinking of the finished product, stop thinking of letters and figures and concentrate his thought on the *power* that produces these letters and figures and other forms. He should keep his thought flowing through the hand-brain and the arm-brain and all but forget that he has an eye-brain. This will develop his hand-brain and arm-brain with surprising rapidity and soon he will find himself possessing an arm and a hand that know only obedience.

It is a good plan to close the eyes while practicing—just as it is the right course in typewriting. This will make concentration in the arm-brain and hand-brain much more easily accomplished. With closed eyes, all the thought should be concentrated in the writing-nerves and the utmost care should be given to every sensation because physical control,—the ability to execute good forms, DEPENDS ENTIRELY UPON THE ABILITY OF THE ARM-MIND AND THE HAND-MIND TO RECOGNIZE CORRECT AND INCORRECT FORMS AS THEY COME FROM THE PEN and before the eye-mind has had time to take any cognizance of them.

Each letter and figure should be practiced with closed eyes. Let the student take up "A", for instance, and make a letter with closed eyes and criticise it before he opens his eyes, determining everything about the letter by "touch". He should do this until his "touch" becomes reliable and then he will be able to execute the forms he thinks. After learning to criticise a single letter by the "touch method" let him make several, before criticising, and select the best and the poorest before opening his eyes. All this will develop his power to refrain from using eye-mind and enable him to use his arm-mind, which is the penman's secret of success.

The eye cannot govern the arm movement,—it is too slow; and if it were quick enough it would still be inadequate since it sees only what is completed, when modification is impossible. But the arm-mind "sees" what is *being* executed, nay, "sees" what is *to be* executed, for cannot the penman "feel" when he is *going to make* and is *making* the perfect or the imperfect form? Thus we are able to modify the course at will if the arm-mind be supreme and the arm-brain be adequate.

Finally, let me repeat what I have said and written so often: LEARNING TO WRITE IS NOT A MATTER OF TIME, BUT OF THINKING, and now let me add: OF THINKING WITH THE HEAD-BRAIN, WITH THE ARM-BRAIN, AND WITH THE HAND-BRAIN.

KOREAN Stick Ink, $2, $3, $4 each. The best ink for fine, artistic writing. Never goes back on you. L. MADARASZ, Knoxville, Tenn.

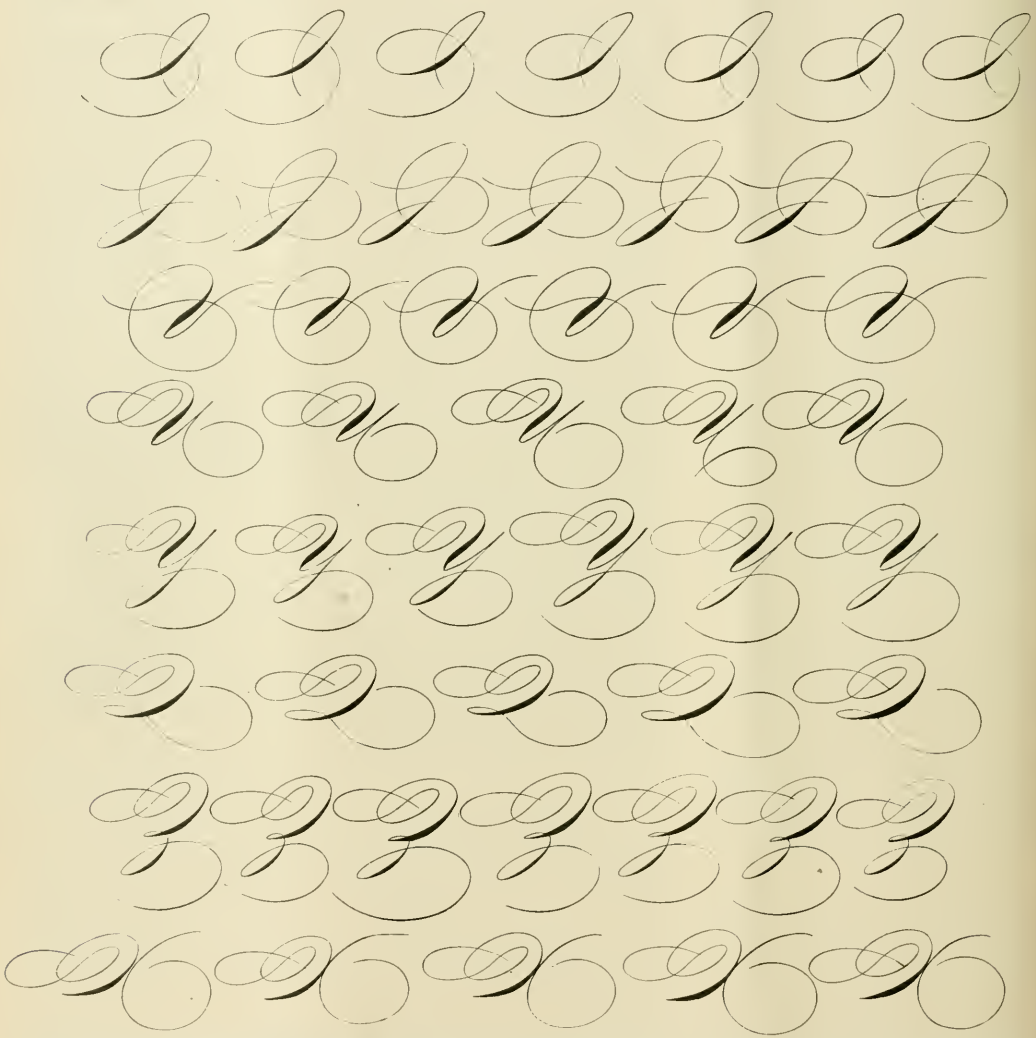
WANTED September, October and November 1906, and March, April and May 1908 numbers of the Business Educator, Professional Edition: E. E. TOWNSLEY, Covington, Ind.

Lesson No. 5 in Ornamental Writing

JAMES D. TODD,

236 W. Third N. Street, Salt Lake City, Utah.

Specimens, together with a self-addressed postal, for criticism should be mailed to Mr. Todd.



The copies for this month complete the study of the capital letters. I have given somewhat of a variety as to style, yet you should not as a rule use the extremes in plain and fancy letters in one page of work. To illustrate, if you should use the style of beginning as shown in the *W* in this lesson you should use the same form in beginning the *U* and *Y* as well as all capitals that begin with this principle.

Be careful to keep the top part of the *I* on the main slant, and the oval horizontal. The common tendency in this oval is to get it too long from left to right.

Keep the beginning oval of the *J* horizontal and its back fairly straight, although I have seen students go to the extreme in the matter of getting the back of this letter straight, with the result of a stiff-looking letter. Notice carefully the location of the shade.

Begin capital *V* with the horizontal oval. Study intensely the shape of the shade in the *U*, *V* and *Y*. It is much easier to make it wrong than right. It may be defined as a compound curve, increasing and decreasing shade. Try to get the finishing stroke of *V* a graceful compound curve, finishing toward the right.

U begins as V (except in this copy I have made it a little more fancy) and ends exactly as A.

Y is made like capital U except the finish of it which is very much like the finish of J, the exception being that the shade below the base line is not so heavy.

The shade on the Q should be heaviest at half the length of the shaded stroke, base line loop and finishing oval horizontal. See that the base line cuts the finishing oval into halves.

The Z begins like Q but differs in the location, size and slant of the base line loop which in the Z should be made on the connective slant. The tendency of the average student in making the Z is to get the base line loop too horizontal or too circular.

The shade for the X should be thrown low, the bulk of the shade being near the base line. Try to get as much curve in the finishing part as in the stem of the first part. Let the finishing oval be divided equally by the base line.

By R. Guillard, Behnke-Walker Business College, Portland, Ore.

SPECIMENS

Some very good specimens ornamental penmanship are at hand from Mr. W. R. Hill, principal of the Drake Business College, Jersey City, N. J.

The teachers and pupils of Ashtabula, Ohio, are doing some splendid work in writing under the excellent supervision of Mr. F. P. Sullivan, as shown by a package of specimens recently received, illustrating the work in all the grades from the first to the eighth. It will not be long until some finished writing will be the result, as arm movement was begun but in September last.

Arm Movement is being practiced throughout the grades from the first to the eighth in the Springfield, Ohio, Public Schools, as shown by a bundle of specimens received from Miss Minnie Kreighbanm, supervisor of writing. The little folks, as well as big, are working with a freedom and vim that bespeak success of no mean order. Practical writing will soon be the rule and not the exception, because the work on the exercises, on the letters, and on the words is alike, free and graceful.

Mr. J. D. Koch, a former Zanerian student, recently favored us with a number of signatures, ornamental style, all of which show that he is steadily climbing upward in the skillful art. If Mr. Koch continues it will not be long until his work will belong in the very first ranks. Mr. Koch is now teaching in the Empire Business College, Walla Walla, Wash., and at the same time he is pursuing some studies in the Walla Walla College. We know that Mr. Koch's many friends will be glad to hear of his progress.

Mr. O. T. Johnston, penman and commercial educator, head of the Department of Commercial Education of the Y. M. C. A., Los Angeles, Calif., was recently selected as Dean of the Institute of Accountancy in that city. That institution offers a three years' course in Accountancy, covering such subjects as Economics, Law, Theory of Accounts, Practical Accounting and Auditing. The course costs $150 and quite a number are taking it. Mr. Johnson states that the course is the product of several years of very hard work. Surely these gentlemen on the Pacific Coast are progressive and it would be hard to predict what the results will be.

Mr. J. A. Snyder, penman in the Ferris Institute, Big Rapids, Mich., surprises us now and then by sending some unusually graceful and artistic penmanship. Mr. Snyder is improving his product and not resting on his oars. As a consequence, his work is nearing the top in many important features. Moreover, he is a young man of good parts any way you want to take him, intellectually, morally, or otherwise.

$45 Cash buys a Madarasz Scrap-book—the biggest lot of the skillfullest off-hand writing ever executed. Also sold on monthly payments. Free particulars. L. MADARASZ, Knoxville Tenn.

SCHOOL PARTNER WANTED. A successfully experienced teacher and school man, ambitious, educated, good advertiser, unquestioned, integrity, straight forward business principles, can secure interest and good position in my established schools; must have $2000, or more. Write full particulars. L. A. Arnold, Central Business College, Denver, Colo.

ARTHUR G. SKEELS
194 West 9th Avenue
Columbus, Ohio

FIXING THE HABIT

How a man will write during the rest of his life depends almost entirely on how he writes during the first few years he is in business. It is then that habits of writing become fixed. If he writes carefully during these first few years, his writing will develop into a rapid and readable style, a satisfaction to himself and to his friends. If he writes carelessly, his writing is liable to degenerate into a scrawl, of which he will be ashamed, and which will cause annoyance to himself and to everyone who is required to read it.

During his first year in business, he should find time and opportunity to practice writing for at least an hour each week; and he should at all times guard against wrong habits of writing. In a comparatively short time the habit of good writing will be fixed, and he will be a good writer as long as he lives, without further practice. Good writing is just as easy and natural as poor writing, when once the habit has been formed.

$45 Cash buys a Madarasz Scrap book—the biggest lot of the skillfullest off-hand writing ever executed. Also sold on monthly payments. Free particulars L. MADARASZ, Knoxville, Tenn.

PENS, PENS, PENS.

The best business pen made is

LESLIE'S No. 1 BUSINESS WRITER.

Sample dozen - - - - - 10c
One-fourth gross - - - - - 22c
One gross - - - - - - - 80c

Discount to Schools.

S. E. LESLIE, R. B. I., Rochester, N. Y.

P. S. Send for my free journal, "Penmanship"

WANTED LARGE independent middle west College desires Superintendent for Commercial department. Salary, $100.00 per month. Capital required, $2,500. Fine opening. Address

D. K., Care Business Educator, Columbus, Ohio.

FRESH FROM THE PEN

Specimen Business Letter - 15c
Specimen Ornamental Letter - 25c
One dozen Cards - - - 20c

Agents Wanted

Resolutions Engrossed. Prices Reasonable.
Write to-day.

E. H. McGHEE,
255 Mercer Street, Trenton, N. J.

WANTED TO SELL or lease paying Business College in Southern City of 35,000 inhabitants. Only Business College in City. Terms to suit purchaser. Address

J. H. STEPHENS,
Petersburg, - - Virginia

'WORTH $60.00." That is what one customer writes about my home study rapid calculation course. He is a bookkeeper for a large lumber company and should know. Eighty lessons complete, including home study outline, sixty cents stamps or money order. Address.

C. E. BIRCH,
Effingham, Kansas.

WRITTEN BY EXPERTS

LEARN EXPERT SHORTHAND

from court reporters. Individual instruction by mail. For beginners and stenographers. Easy to learn, write and read. Write for free catalogue.

SUCCESS SHORTHAND SCHOOL
Suite 49, 79 Clark Street, Chicago, Ill.
Suite 84, 1416 Broadway, New York City, N. Y.
We have two schools. Address the one nearer you.

LEARN TO ADD

Mental Addition SIMPLIFIED

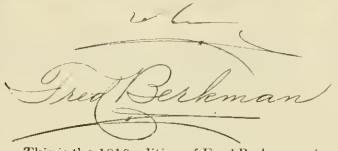
Add figures in columns with same ease and rapidity that you read letters in words.

To School Proprietors—This Concerns YOU.

Why not give your students a *fair* start in business life by teaching them *modern* addition? Theoretical instruction in bookkeeping can *then* result in great *practical* ability and earning power. My method is so simple and quickly learned, you wonder why you never thought of it before. A principal writes: "Familiarizing the 165 possible combinations of figures leaves *no excuse* for adding columns in the old way."

Full instruction, postpaid, 50c. If dissatisfied, return book; money and postage back *without a word*; you cannot assume the slightest risk. Anything fairer? *Avoid* the brain-numbing drudgery of haphazard addition

C. H. NICHOLSON, R. 190, 144 EAST 34TH ST., NEW YORK



This is the 1910 edition of Fred Berkman, photographically, Greggographically, and chirographically. Mr. B. is a jolly good fellow who always has a cheerful word for all. His letters to this office from time to time are models of spontaneity, informality, originality, sincerity and expressiveness. Maybe some time we'll give you one of the letters to let you into the "inner man." just for fun. He says the Blair and Spokane people are the finest and jolliest on earth. We think so too when he's included.

IF you need an experienced teacher of Graham or Pitman shorthand, write us. We have supplied seven teachers for leading Business Colleges and High Schools since August 1st.

THE ELYRIA BUSINESS COLLEGE CO.
236 East Second Street, Elyria, O.

A PORTRAIT FRONTISPIECE TO AN ALBUM.

The portrait on another page is from the brush of Mr. P. W. Costello, Scranton, Pa., it having formed the first of an album of seven pages in eogrossing. It was made with wash prepared by mixing Payne's Gray and lamp black. The face and hand were worked over by a lining with a fine pointed brush for the purpose of strengthening the likeness. There is no question but that this is an excellent likeness, not only photographic but characteristic. The gray hair is represented by the white paper with here and there a few dashes or strokes of Chinese white.

Of course the dark places throughout are built up gradually and not with full strength of color the first time over. Unless you are a close student of light and shade and reflection there is much in this portrait that will escape your observation, for it is, in our opinion, the finest example of the kind we have ever had the pleasure of presenting to our readers, and the finest specimen ever presented in any penman's paper. It is reproduced herewith exactly the same size it was made, and therefore you see it much the same as it appeared in the original, with the exception that the light places are not quite so light as in the original and the dark places not quite so dark. This is due to the fact that the screen throws a gray tone alike over the whites and over the blacks.

Send 10c for my **Practical Penmanship;** or 20c for my Practical Drawing; both for 25c. Or send 15c for my Easy Landscape Drawings; or 15c for my Paper Folding Cutting and Designing; both for 25c. All four for 50c.
Address Parsons, Keokuk, Iowa.

HIGGINS' ETERNAL INK / ENGROSSING INK

WRITE EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 30c.)

These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire

If your dealer does not supply these inks, send to

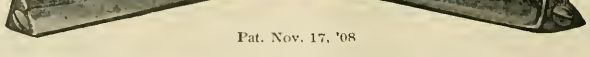
CHAS. M. HIGGINS & CO., MFRS.
271 NINTH ST. BROOKLYN, N. Y.

THE RANSOMERIAN.

SOMETHING ENTIRELY NEW IN PENHOLDERS.

The Holder that Makes Writing A Pleasure.

C. W. RANSOM, W. L. GORDON, Patentees.



Pat. Nov. 17, '08

Fits the fingers, does not cramp the hand. Used exclusively by C. W. Ransom, President of the Ransomerian School of Penmanship, in his expert writing. Used and endorsed by the leading professional penmen. Read what a few of them say: "It is a beauty."—H. W. Flickinger. "Nothing just as good."—G. W. Weatherly. "Hope you sell a bunch of them."—L. E. Stacy. "The best penholder ever put on the market.—S. C. Bedinger. A score of others likewise have tried the holder and will use no other. This beautiful holder is made of solid hard rubber, and will last a life time. Order today and do not deprive yourself of the pleasure of using this wonderful invention. Price each, postpaid, 50c. Special prices to schools and colleges. Address

RANSOM & GORDON PENHOLDER CO.
Reliance Bldg., Kansas City, Mo.

Roundhand

By P. M. Englehart,
Columbus, Ohio,
Care Zanerian.

Send work and self-addressed postal for criticisms.

LESSON NO. 5.

In this lesson we take up the lower loops which conclude the work on the small letters. The lower loop is just the reverse of the upper loop and is practically straight on the inside for about two and one-half spaces.

The lower loop can be made in two ways and as in the upper loops you should practice both ways at first and thus choose the way you can best do it. The first way is to make both sides downward, the shade first; the second way is to make it in one continuous stroke,

The *j* is simply a loop preceded by a preliminary stroke. The dot should be in line with the loop.

The *y* is a loop preceded by a double turn the same as the finishing strokes in *m* or *n*.

The *g* consists of an oval as in *a*, *d* or *o* followed by a loop. The loop should barely touch the oval.

While *q* is classified as a loop letter still it is not. The shade of this letter is the same as in the loops. The finishing stroke is slightly curved.

The first part of z is the same as the first part of *m* or *n*. The second part bends slightly toward the headline after which it turns abruptly and continues to the base line. The turns in both parts should be the same.

The last line, or alphabet, affords you the opportunity of studying the small letters as a whole. Note how the various strokes are repeated. You should not be in a hurry to get by this line of work. Study carefully the spacing. I shall be glad to have your best efforts.

WANTED September, October and November 1906, and March, April and May 1908 numbers of the Business Educator Professional Edition: E. E. TOWNSLEY, Covington, Ind

$45 Cash buys a Madarasz Scrap-book—the biggest lot of the skillfullest off-hand writing ever executed. Also sold on monthly payments. Free particulars. L. MADARASZ, Knoxville, Tenn.

This is a portrait of Mr. W. C. Faust, supervisor of writing in the Canton, Ohio, public schools. He was born on the banks of the Olentangy river in 1868, near Cardington, Ohio. In his boyhood days he attended the country school, plowed corn, split wood, hauled hay and had a good time all the while. In due time he graduated from the Cardington high school. Taught country school for four years, and was graduated from the Zanerian. In the meantime he served as principal of the high school at Fredericktown, Ohio, and later on as supervisor of writing and drawing at Mt. Vernon, Ohio.

For two years he supervised both writing and drawing at Canton, but for three years past he has supervised writing only, preferring that to both subjects.

He has completed a number of courses in summer schools and by correspondence. For three years he has taught penmanship and drawing in the Summer School of the University of Wooster, Wooster, Ohio.

For six years he has done a large amount of institute work in Ohio and other places as instructor in art and penmanship, lecturer, reader and chalk talk entertainer. He is happily married and the father of three children, Hazel Irene, in high school; Ralph Packard, in third grade; and Paul Zaner, in the cradle.

At home he is recognized by all as "Sunny Jim". Few happier, jollier fellows than he ever stepped into a school room. He resembles, as the above portrait shows, another character more real and quite as widely known as the mythical Sunny Jim. We refer to Wm. Jennings Bryan, although we don't know the brand of the Faust politics, and, like the oft-defeated presidential candidate, he is sincerely religious, has strong likes and dislikes, and is an indefatigable worker.

Mr. Faust is still young and nowhere in sight of the stopping point of progress. In other words, he is a growing product. He is as keenly alive to new ideas today as when he trudged four miles back and forth to school in the country, and, what is better still, he is just as happy today as he was then, and a bit more handsome, and a whole lot more cultured, and his heart seems to be bigger and truer than ever, if such were possible.

All in all, Mr. Faust is a man that everybody seems glad to meet. It therefore makes us glad to thus introduce him to you.

FREE TUITION SCHOLARSHIP
Carnegie College gives Free Tuition by mail to one student in each county.

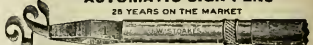
COMMERCIAL NORMAL ACADEMIC COURSES

Bookkeeping	*Arithmetic*	*Literature*	*Rhetoric*
Shorthand	*Geography*	*Latin*	*Geology*
Penmanship	*Grammar*	*Algebra*	*Botany*
Com. Law	*History*	*Geometry*	*Physics*

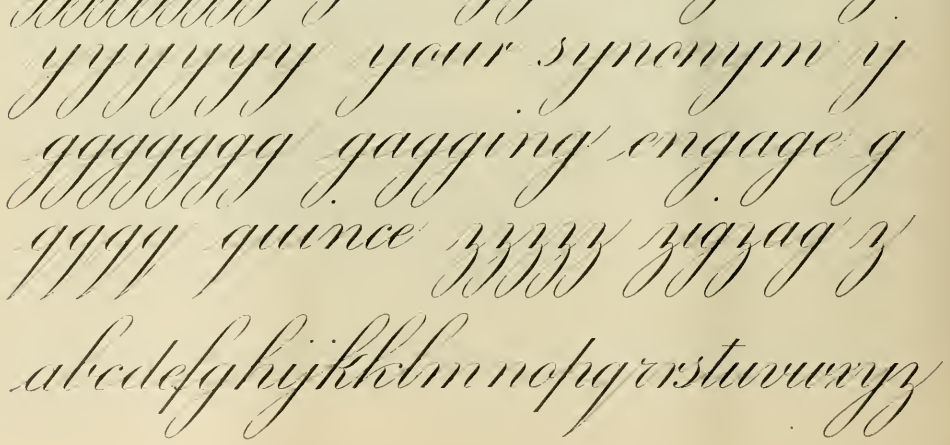
Cut out this Ad, draw a line through each study desired, and mail with application for Free Tuition to
CARNEGIE COLLEGE, ROGERS, O.

Resolutions and Diplomas
engrossed in German Text, Old English or Roundhand. Cards elegantly written, 25c per dozen. Business writing thoroughly taught by mail.
ROSE C. BEAM, Pen Artist,
Washington, N. J.

AUTOMATIC SIGN PENS
28 YEARS ON THE MARKET



Makes lettering in two colors or shades AT ONE STROKE from one color of ink.
SPECIAL OFFER: 6 Marking or 6 Automatic Shading Pens with two colors of Automatic ink, Alphabets, Figures, Etc., for $1 00 postpaid. Catalog free. Address
Newton Sloakes Shading Pen Co. Pontiac, Mich.



I TEACH Penmanship BY MAIL

I WON THE WORLD'S FIRST PRIZE IN PENMANSHIP

By my new system I can make an expert penman of you by mail. I am placing my students as instructors in commercial colleges. Men like W. P. Steinhaeuser, Supervisor of Penmanship in the Public Schools, Ocean Grove, N. J.; S. C. Bedinger, Principal of Commercial High School, Lewiston, Idaho; J. Clarence Howell, Principal of Commercial High School, Wichita, Kansas; Miss Manning, Teacher of Penmanship, Emporia State Normal School; Francis B. Koock, Penman of Hill's Business College, Oklahoma City, Okla.; J. B. Boyd, Supervisor of Penmanship in Public Schools of Kansas City, Kansas, are Ransomerian students whom I refer to with great pleasure.

If you want to become a better penman, write *now* for full particulars. I will send you free one of my favorite pens and a copy of the Ransomerian Journal, containing more than 100 cuts, embodying many specimens of beautiful penmanship from noted penmen throughout the country who are Ransomerians.

Address, **C. W. RANSOM**

PRESIDENT RANSOMERIAN SCHOOL OF PENMANSHIP

279 Reliance Building **KANSAS CITY, MO.**

ORNAMENTAL ALPHABET

The above alphabet executed by Mr. Ransom, gives the prospective student some idea of what he will receive from the Ransomerian course in ornamental writing.

Mrs. Rachel B. Wood, whose portrait appears above, is a native of Kentucky. After qualifying as a teacher in the schools of her State she taught eight years in Minnesota, and then returned to Kentucky and taught a couple of years in the common schools. While attending the Western Kentucky State Normal School at Bowling Green, Ky., she came under the influence of Prof. C. W. Fulton, who had charge of the drawing and penmanship. It was not long until she became interested in and enthusiastic on the subject of penmanship, as Mr. Fulton is a man of enthusiasm and skill as a teacher. In due time she attended the Zanerian and qualified as a supervisor of writing. She also qualified in drawing at the same time.

This is her second year as supervisor of writing and drawing in the Bellaire, Ohio, Public Schools, at which place she is arousing a good deal of enthusiasm and getting good results in drawing as well as in writing. She is an enthusiastic teacher of Arm Movement from the first grade to the eighth, and has a faculty of inspiring others from her own genius for hard work.

Mrs. Wood is gradually progressing in her profession. She is an optimist in temperament, but instead of merely smiling and expecting things to turn up, she goes after them and turns them up.

Last summer she was honored by being called to her Alma Mater, where she had charge of the drawing and penmanship during the summer season. We congratulate the good people of Bellaire for having such as she in their midst.

The subject of this sketch, Mr. E. E. Long, Ada, Ohio, was born November 25th, 1879 on a farm in Allen Co., Ohio. By the time he was twenty years of age he had passed through the country schools and the high school at Lafayette, Ohio. He then entered the Ohio Northern University at Ada, Ohio, in the penmanship department, completing the work in 1901. Following this he taught public schools for four years, studying art and practicing penmanship during the summer time. In 1907, upon the resignation of his teacher, Mr. A. B. Stauffer, he succeeded to the principalship of the penmanship department.

Mr. Long is arousing a good deal of interest in the subject of writing and better methods of teaching it. As a consequence he is doing a work that will in time be felt, as many teachers are going out from him imbued with modern ideas on the subject of penmanship.

Mr. Long is a hustler in more ways than one. He is intensely practical and yet he has a strong streak of the artistic in him, but not enough to make him a mere dreamer and an idler. Mr. Long is on the upward climb, and as a consequence more will be heard from him from time to time.

FOR SALE Capable man with $600, can get immediate bargain in good school; new equipment; climate perfect; growing town in West; population 20,000; should pay for itself first year; cash talks for quick sale—L. O. C., care of Business Educator, Columbus, Ohio.

$1 Buys a Madarasz letter--the most inspiring off-hand writing in the world. A MASTERPIECE. L. MADARASZ, Knoxville, Tenn.

CARTOONING ILLUSTRATING DESIGNING
G. H. LOCKWOOD, Art Instructor 20 years experience, author of first and latest, most thorough and practical, Art Courses in U. S. Successful graduates furnish "THE PROOF." Guarantee plan. See lessons before you enroll. STUDENTS ART MAGAZINE and 3 nifty catalogues for stamps.
Lockwood-Stoltz Art School
Kalamazoo, Mich. 2 Dept.

$45 Cash buys a Madarasz Scrap-book—the biggest lot of the skillfullest off-hand writing ever executed. Also sold on monthly payments. Free particulars. L. MADARASZ, Knoxville, Tenn.

Dear Mr. Tamblyn:

I wish to thank you for the excellent position you secured for me with Orr's Business College. My investment with you for a course by mail is certainly paying good dividends. My yearly increase in salary has been just $1325, in less than six years, and I have never had better chances for promotion than at the present time.

There are hundreds of young men and women who cannot afford to miss your unsurpassed instructions and unequalled copies by mail, to say nothing of the many commercial teachers and penmen who can increase their income as much as I have mine.

Hoping I may be able to return the many kind favors shown me, I remain, Your friend,

A. H. White

Orr's Business College, Chicago, Ill.

$1325.00 Increase in Mr. White's annual salary since taking a correspondence course with The Tamblyn School of Penmanship

I Will Help You to Increase Your Earning Capacity in the Same Way—and Find You the Position, Too.

I have been intimately connected with the Commercial School field for 20 years, have seen good times and hard times, but have never yet seen the time when a good penman need be out of a job. My acquaintance and business naturally bring calls for teachers, and the demand has been increasing so rapidly that for the past two years I've been utterly unable to supply the calls received. I don't like to see good jobs passed up, so need more thoroughly prepared penmen.

The service of my Employment Bureau is free to all my students.

F. W. TAMBLYN.

WRITE TODAY—NOW—for my **FREE BOOK** "How to Become a Good Penman." It will show you how to get in line for promotion.

It is my constant aim to make the name Tamblyn stand for the **BEST** in the Penmanship field and to make the Tamblyn School such that its students can recommend it with pride. Its courses cover the subjects thoroughly, giving more instruction and better copies than any other correspondence school in the world.

Write for the book and specimens of penmanship at once, and then if you want to see your name elegantly written on a card enclose 2c stamp.

Address

P. W. Tamblyn

406 Meyer Building KANSAS CITY, MO.

$1 Buys a Madarasz letter--the most inspiring off-hand writing in the world. A MASTERPIECE. L MADARASZ, Knoxville, Tenn.

GETTING OUR SHARE

Of the calls for high grade commercial teachers. Is your name on our list? A wise business policy on your part to have it there.

Write today.

CENTRAL TEACHERS' AGENCY

E. C. ROGERS, Manager. COLUMBUS, O.

Why Do You Suppose

The Teachers College, Columbia University, New York, has adopted the

ISAAC PITMAN SHORTHAND?

If you want information, write for "Why the Isaac Pitman Shorthand is the Best?

ISAAC PITMAN & SONS, 31 UNION SQUARE, NEW YORK

WANTED—100 successful Business College Managers, by a Company that contemplates opening 100 Business Colleges in different parts of the United States. Applications confidentially considered. Address,

Jno. F. Draughon,
Nashville, Tenn.

POSITIONS for PENMEN

Yes, we have them, **NOW,** on our books and A 1 positions at that. Some of the largest schools in the country patronize this agency. Have **YOU** enrolled with us? A good business policy to do so at once.

Address

THE INSTRUCTORS AGENCY
BOXES 29-31 STATION No. 2 **MARION, IND.**

FOR

SECURE

AND

PROFITABLE

SEATTLE

INVESTMENTS

ADDRESS

C. B. CAVANAGH & CO.

462 EMPIRE BLDG.

SEATTLE, WASH.

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

FOR SALE

Either one-half or a controlling interest in a well-established Commercial School (Incorporated) in one of the largest cities in the United States. The School has done an annual business during the last six years of $38,000 to $48,000. It is well advertised, and the present year's business good. Other business interests makes the sale desirable. For particulars and interview,

Address No. 45, Care of

COLUMBUS, O. THE BUSINESS EDUCATOR

GOOD TEACHERS FOR GOOD SCHOOLS

Does this Mean YOU?

UNION TEACHERS' BUREAU, 229 Broadway, New York

MANY OF THE

BEST SCHOOLS IN THE UNITED STATES

Secure Their Teachers Through the

Continental Teachers' Agency, Bowling Green, Ky.

Correspondence Solicited with FIRST-CLASS Teachers and FIRST-CLASS Schools

THE LAND OF OPPORTUNITIES:

THE ALASKA-YUKON PACIFIC EXPOSITION

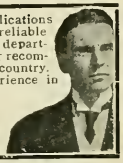
will open the first of June for the purpose of exploiting the resources of the Pacific Northwest. We are specializing in the work of placing commercial teachers of the better grade. Wonderful opportunities for live commercial men and women in this growing country. INFORMATION FOR THE ASKING.

NORTHWEST TEACHERS' AGENCY

615-16-17-18 Pioneer Bldg. SEATTLE, WASH.

BARNES

BUSINESS COLLEGE, St. Louis, in which the Barnes publications were originated and tested, is one of the progressive and reliable schools of the country. The new head of their business department, formerly with Bryant and Stratton, of Buffalo, was selected upon our recommendation. We place our members in the best positions in all parts of the country. It will pay to keep an up-to-date record of your training and experience in our files



THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.

WEBSTER GROVES, ST. LOUIS, MO.

R·B·I

TRAINING SCHOOL FOR COMMERCIAL TEACHERS

Commence your preparation for commercial teaching NOW The subject matter of the commercial texts can be covered by JULY 1st.

The normal training and methods of teaching will be presented in a complete, concise schedule beginning Tuesday, July 5th, and ending Friday, August 12th.

Exceptional results in penmanship can be attained under the teaching and personal supervision of such masters as Mills and Leslie.

The calls for our graduates for very attractive teaching positions are unprecedented. Send postal card for our catalogue and summer school bulletin.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

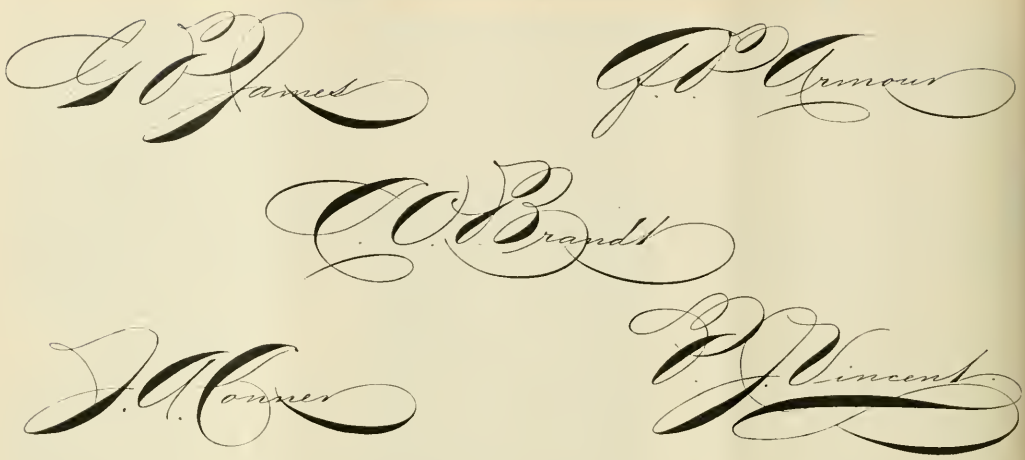
THIS IS THE DULL PERIOD

While November is always comparatively a dull month in the Agency business, we have had eight calls from shorthand and commercial schools (one at $125 a month), and three from high schools and colleges; also one call for a high-grade man abroad for next year at $2000 and traveling expenses. Let us hear from you.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

A SPECIALTY BY A SPECIALIST

E. E. Gaylord, Manager Prospect Hill Beverly, Mass.



By Fred S. Heath, Concord, N. H.

CLUB CHAT & SPECIMENS

The Schissler College of Business, Norristown, Pa., believes in THE BUSINESS EDUCATOR as an aid in their penmanship classes, as is evidenced by a list of subscriptions recently received from I. H. Yobe, of that institution.

Another list of subscriptions, numbering 12, has recently been received from Mr. E. P. Bower, penman in the Laurium, Mich., Commercial School. This makes a total of 49 subscriptions received since September.

A very good list of subscriptions is at hand from Mr. C. R. Hill, penman in the Drake Business College, Newark, N. J. Mr. Hill is an exceptionally fine penman and just as fine a man, and the good students of the Drake School are fortunate in having him as their instructor.

A. E. Wright, of the Los Angeles, Calif., Business College, recently sent a good sized list of subscriptions to THE BUSINESS EDUCATOR and states that he hopes to send more in a short time. "We should have at least 100 subscribers from this school to this valuable magazine," states Mr. Wright. This indicates that the Los Angeles Business College is having a large attendance.

We hereby acknowledge with pleasure the receipt of a large number of subscriptions from time to time from the Williams' Business College, Oshkosh, Wis., M. Towery, principal and C. D. Forcade, penman. From the nature of the correspondence we have had, circulars received, subscriptions ordered, etc., we have reason to believe that the Williams School is a credit to that city and to our cause.

Mr. R. C. Haynes, Principal of the Bliss College, Lewiston, Maine, recently favored THE BUSINESS EDUCATOR with a list of subscriptions, numbering 15.

Prof. D. H. Hainer, superintendent of the business department, Curry College, Pittsburg, Pa., recently favored THE BUSINESS EDUCATOR with a good sized list of subscriptions and says that more are to follow. Mr. Hainer states they have a very fine class and that all are doing good work. Judging from the number of subscriptions with which he favors our journal from time to time, it is evident that he does not intend his students to be without the benefits derived from THE BUSINESS EDUCATOR.

A Thanksgiving donation in the form of a good-sized list of subscriptions came to hand from Mr. C. C. Rayburn, of the Metropolitan Business College, Elgin, Ill, indicating that Mr. Rayburn is keeping abreast with the times with the penmanship instruction in that institution.

Mr. Ira N. Inman, of Millgrove, Ind., has been a subscriber to THE BUSINESS EDUCATOR from its first issue to the present time and says that he is glad of it. He orders the journal sent to two of his cousins as a Christmas gift. Certainly nothing more appropriate could be given to a young person.

One of the most substantial subscription clubs received at the office of THE BUSINESS EDUCATOR this year, is hereby acknowledged from the well known and old reliable Spaulding Commercial School, Kansas City, Mo., the same having been sent by Mr. Wm. J. Slifer, who has charge of the penmanship in that institution. He writes a splendid hand and believes in hustling others into line to do the same, in a truly business-like manner.

A list of subscriptions, numbering fourteen, has recently been received from the National Business College, Roanoke, Va., Mr. M. A. Smythe, Penman. We have been receiving subscriptions from this institution from time to time for a good many years, which causes us to believe that the benefit derived from it is mutual.

Mr. T. A. Stewart, of Sherman's Business School, Mt. Vernon, N. Y., recently favored us with a list of seventeen names for THE BUSINESS EDUCATOR.

There is probably no superintendent of public schools in the United States who is a finer penman than Mr. W. H. Bodenheimer, superintendent of the Robert Lee, Texas, Public Schools. Mr. Bodenheimer writes a hand that is quite professional. Judging from his skill and also from the fact that he sends quite a good many subscriptions to THE BUSINESS EDUCATOR from time to time, he appreciates the value of good penmanship, and is undoubtedly doing much to raise the standard of good writing in his community.

A very cordial letter has been received from our friend, A. M. Toler, manager of McCann's Business College, Reading, Pa., enclosing a list of nineteen names for THE BUSINESS EDUCATOR. He states that their school is growing and that we may expect larger lists in the future.

Some movement exercises from J. D. Carter, principal of the Lebanon, Kans., Business College, indicates splendid instruction on his part and faithful practice on his pupils' part, as concerns their work in business writing. Mr. Carter is as faithful as he is efficient.

We are in receipt of a number of well written cards from Mr. J. A. Stryker, penman in the State Normal, Kearney, Nebr. Mr. Stryker certainly knows how to make his cards attractive in more ways than one. He states that he is unusually busy filling orders, which indicates that his patrons are well pleased with his work. We are well acquainted with Mr. Stryker personally and know him to be painstaking, skillful and perfectly reliable. He possesses such qualities as ought to win success in any line of work.

A package of specimens by pupils from the 1st to the 8th grade in the public schools of Elyria, Ohio, is hereby acknowledged from the supervisor of writing, Miss Maude Wherry. The work submitted represents arm movement almost without exception. In fact arm movement, under the leadership of Miss Wherry is the rule and not the exception in the Elyria schools. The work is a credit to pupils, to teachers and to supervisor. The work in the 4th and 5th grades especially, shows the wisdom of beginning with arm movement from the start.

We Want to Interest Every COMMERCIAL TEACHER and SCHOOL PROPRIETOR in our
20th CENTURY BOOKKEEPING
SOUTH-WESTERN PUBLISHING COMPANY KNOXVILLE, TENN.

Don't Stick in an Underpaid Position

Find your right place in the business world—learn how to market your ability

If you receive $1,000 a year you probably **earn** $1,500. If you get $3,500 you undoubtedly are **worth** $5,000. No matter **what** your salary, if you were not worth **more** your employer would not keep you. Why not learn how to command **all** you are worth?

And it is simply a question of knowing **how.** To sell your Brains, your Experience, your Ability, at highest market prices, you must know how to apply the principles of expert letter-writing, ad. writing and salesmanship to the employment problem. You must learn the **psychology of position seeking.** You must be familiar with conditions in your particular line of work—whether Executive, Clerical, Technical, Professional or Sales—in every part of the country. You must know **how** and **where** to find **your opportunity.**

How to Market Ability

is the book that tells what you need to know. Written by J. W. D. Grant, an employment expert who was formerly with one of the largest employment agencies, it is the first authoritative book that has been published on this subject. No speculative theories are indulged in, but you are told definitely what steps to take to secure a **high-grade** position. You are shown how to do for yourself what an agency, **if successful** in placing you in a position, would charge you from $50 to $250 for. Some inside facts about employment agencies are given that will open your eyes to their questionable methods. This advice alone may save you hundreds of dollars.

How to write letters and ads. that **win;** how to use the salesman's art at an interview; when to make use of sensational advertising methods; how to open up positions with firms you would like to connect with; how to sell your ability by mail; and examples of letters, ads. and methods that have proven successful are some of its special features. It covers every phase of the employment game in a comprehensive way and tells everything you need to know to **market your ability** for every dollar it's worth.

Handsomely bound in stiff paper covers, stamped in gold, price postpaid, 50 cents.

MAIL COUPON TO-DAY.

The Advancement Company
Rutherford, N. J.

GENTLEMEN:—Enclosed find 50 cents (coin, stamps, money order) for which please send me a copy of "How to Market Ability."

Name _____

Street and No. _____

City _____ State _____

B. E. Nov.

FIRST PRIZE

GOES TO PUPILS OF S. E. LESLIE

At the National Penmanship contest held at Cleveland, Ohio, the work of the pupils of S. E. LESLIE took First Prize. Students' writing from all over the country was on exhibition. One of the judges said after the contest: "**The work of your pupils was so far ahead of the others that there was no chance for any other decision.**"

This will convince the most skeptical of my ability to get results as a teacher. This is not boasting, but **proof. Results** are what count.

A prominent business educator says: "**Every man who pays you for Penmanship will get more than his money's worth. You are skillful, conscientious and progressive.**"

You Want the Best. Mine **IS** the best, not because I say so, but because those who are disinterested and competent to judge say so. Lessons in **Business and Ornamental Writing, Card Writing and Engravers' Scrip, Lettering and Engrossing,** by mail. Write for my Journal entitled "**Penmanship.**"

S. E. LESLIE

R. B. I. ROCHESTER, N. Y.

FREEDOM IN WRITING

A Good Position is the First Essential in Learning to Write.

The original of this Hand Chart which is 14 x 22 inches, placed upon the wall of a school room, serves as a silent, constant reminder of the importance of a good position and at the same time *shows* what it is.

Pointed Instructions in Bold type appear at the bottom of the chart. A sample and prices cheerfully sent to school officials.

ZANER & BLOSER COMPANY
PENMANSHIP PUBLISHERS
COLUMBUS, OHIO

Lessons in Text
LETTERING
A. W. KIMPSON
3937 Park Ave.
Kansas City, Mo.

INSTRUCTIONS.

For this month we have what is known, by some I believe, as the American Letters. This alphabet is not very ornamental but it is, as the previous ones given, very useful; and while it is plain, there are places to use it the same as any other alphabet.

The capitals were made one half-inch high and the small letters a little more than half that high. Aim for uniform slant and try to get your letters perpendicular. Study your form carefully and see where you can improve upon them. Make them over and over again until you can make them off rapidly. After you have made the alphabet, try lettering some sentences; this will help you greatly in learning to make the letters. Notice your spacing between letters, in words, and also your spacing between words.

$1 Buys a Madarasz letter—the most inspiring off hand writing in the world. A MASTERPIECE. L. MADARASZ, Knoxville, Tenn.

YOUR SIGNATURE

Written in the Mills style of business writing and a cut furnished of the same for $2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,

E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.

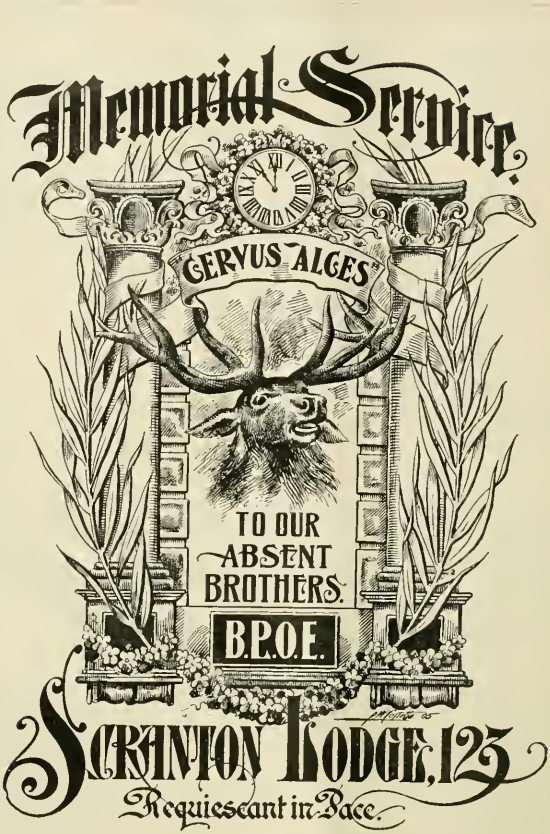
CARD CARVING

I will teach you how to carve roses, flowers, grasses, ships, etc., on cards with knife and gouge. The work is unique, handsome and taking. Any one can learn it and it will put more money in your pocket than any other kind of card work. I furnish the instruments, samples of the work and complete instructions for only $2.50. A sample of the work 10c.

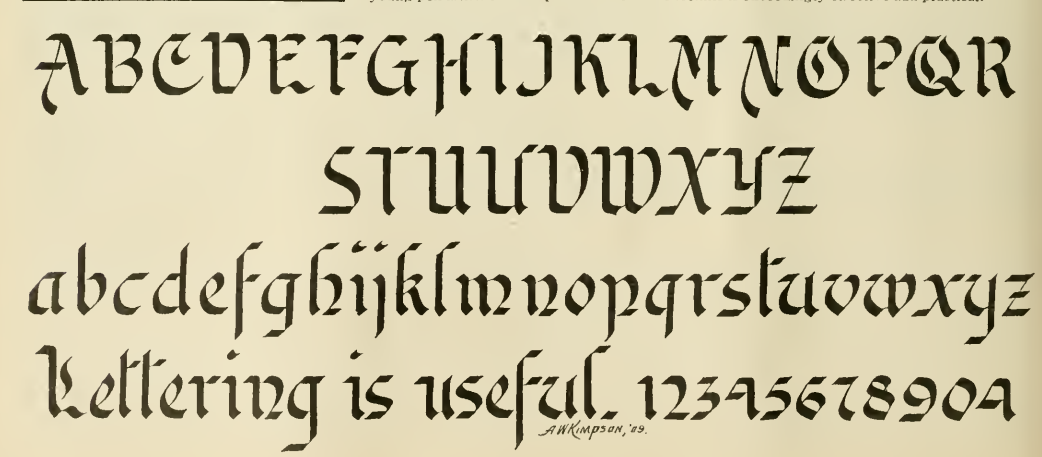
A CARD EXPERT

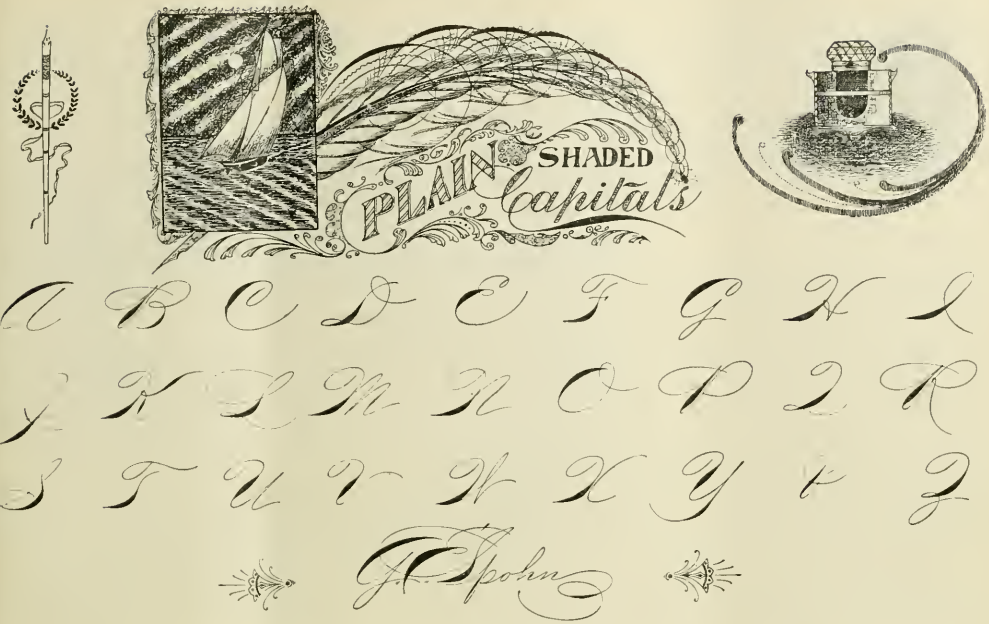
I claim to be a card expert and for 25c will send a package of cards executed in black, silver, gold and colored inks to prove the claim. My large penmanship journal sent free.

SYRACUSE, N Y., **A. W. DAKIN**

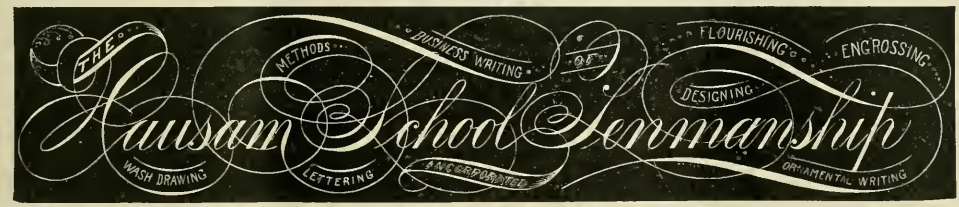


This most appropriate, effective, and artistic design is from the pen and brain of our regular contributor, Mr. P. W. Costello of Scranton, Pa. It is a fine specimen of pen and ink drawing for young pen artists to attempt to imitate. The technic is exceedingly effective and practical.





President Capital City Commercial College, Madison, Wis.



L. H. Darner

FALLS CITY BUSINESS COLLEGE.
H. L. DARNER, Manager.
FALLS CITY, NEBR.

DEAR MR. HAUSAM:

Ever since taking your course in penmanship by correspondence several years ago I have felt free to recommend that all young men and women who think of taking such a course investigate your proposition. Your copies are all fresh-from-the-pen and are skillfully executed; your instructions are all typewritten and are prepared to suit the individual needs of each pupil. I do not believe there is another penman in the country who is giving as many penwritten copies or as much personal instruction by correspondence as you are. Your course is worth at least $100 to any ambitious young person.

Sincerely yours,
H. L. DARNER.

Offers the Most Comprehensive and Most Scientific Course in Penmanship of any Correspondence School in the World. All copies are fresh-from-the-pen of L. H. Hausam. Students' Work Thoroughly Criticised, All Errors Plainly Marked and Explained in Personal Letters. Strictly Individual Course.

INSTRUCTION BY CORRESPONDENCE

Ten pennies a day are easy to pay.
They'll bring success with the pen your way.

The Hausam Course is Easy to Pay For and it Makes Penmanship Easy to Learn

Many of America's best known penmen are now, or have been, students in the Hausam School. Read what Mr. Darner says: Mr. Darner is one of the most skillful penmen of our day. His page-writing scores so close to the 100 mark that it passes for perfection in penmanship. We can make a fine penman of you and prepare you for a good position The demand for "Hausam Trained" teachers is unlimited Our easy-payment-plan will suit the pocket-book of any ambitious person. We will gladly mail a copy of our beautiful penmanship book, containing more than 70 engravings of high-class pen-work, free, to any one wishing to investigate our school.

Address,

Box 255C **THE HAUSAM SCHOOL, Hutchinson, Kan.**

DESIGNING and ENGROSSING
By
E. L. BROWN,
Rockland, Me.
Send self-addressed postal for criticism, and stamps for return of specimens.

COVER DESIGN.

In this design the student will find much to admire and study. The oak leaves and branches will demand some hard work. First sketch in roughly the main strokes forming the branches, then follow with the leaves, acorns, etc. Of course it will be necessary to outline panel for initial "S", having top of branch projecting above. Give special attention to the form and direction of the leaves, and avoid a studied appearance. The sides of this design measure about 9 inches and initial "S" is about 3 inches high. The lettering of principal lines measures seven-eights of an inch high. Uniform height and spacing are necessary for the most satisfactory work. The word "at" and figures "03" were wrought in red, and background of figures in gold. The tint of wash, bottle green, formed by a mixture of Payne's Grey, Lamp Black and Hooker's Green No 2. The color must be applied very thick for the darkest values. All washes should be clean and transparent, and in order to obtain this result the color must be used freely.

Last but not least will say that it is the best way to know just the effects you are aiming for before you begin in the wash work. You cannot depend on accidental effects. Where the background is deep in tone the leaves and lettering should be lighter, and when the lettering is dark-faced like work "Council" a light background is necessary. Close study will reveal much which we overlook in the explanation.

To Whom It May Concern

Judging from the high class publications and beautiful penmanship sent out by Zaner & Bloser I have no hesitation in recommending them to any one wishing a course in penmanship or pen art.

Their wonderful success as instructors is due I believe to their remarkable personality, and tact of imbuing their students with that zeal for success that characterizes all of the Zanerian work.

Charles E. Sorber.

Boxen, Pa.

Mr. Sorber is a home student and is not following penmanship professionally. His work is therefore doubly creditable because it is his own, the B. E. having furnished his principal instruction.

BOOK REVIEWS

Laird & Lee's Standard Vest-Pocket English-Italian Italian-English Dictionary is a timely little book, and will be found an invaluable help to all who wish to learn to speak the Italian language as well as to the large and constantly increasing Italian population in America in their efforts to learn English.

The work is carefully compiled, edited and arranged, and contains accurate pronunciation tables and abridged compendiums of the grammars of both languages, thus making it a valuable aid to students as well as to the general public. The work is most artistically bound. Vest-pocket size. 528 pages. Leather, gilt edges, double index, 75c. Cloth, red edges, double index, 50c. Press of Laird & Lee, Chicago.

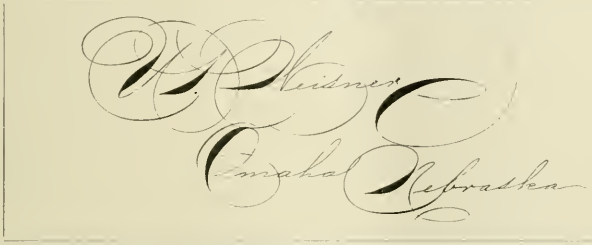
Mr. J. H. Bachtenkircher, of Lafayette, Ind., announces for December a new book, entitled "Lessons in Penmanship." It is being issued in part to celebrate the completion of a quarter century in teaching penmanship. Prices 50c, 75c and $1.00. From the brief announcement received we anticipate someting fine.

The American Book Co., New York, Cincinnati and Chicago, announces the publication of a new text by Edward H. Eldridge, Ph. D., Simmons College, Boston, entitled "Shorthand Dictation Exercises," in five editions as follows: Benn Pitman, Isaac Pitman, Gregg, Graham and Edition without shorthand outlines. It is issued in Manila cover, 240 pages, price 65c. It is considerably out of the ordinary and well worth your attention.

"Grafoni" is the title of a 32-page publication by Iven Hitlofi, 539 Cass St., Chicago, Ill. It is intended to replace the present long hand. It aims to adapt shorthand to general use and to make it the short-longhand of the future. Similar efforts have been made from time to time to harmonize short and long hand and it remains to be seen whether Grafoni is the system destined to live or die like its predecessors. As to its merits, we have not looked far enough into it to discover its foundation, but it seems worth considering. Anyone interested would do well to address the author and publisher.

"Beers Shorthand Key" is the title of a very compact red-backed 53-page book by J. W. Beers, Beers Publishing Co., New York and Seattle. The first paragraph in the preface is as follows: "This Key is to be used in the same way that you take a dose of bitter medicine; that is, only when it is necessary." We should judge it is a mighty good thing for writers of Beers' Shorthand.

$1 Buys a Madarasz letter—the most inspiring off-hand writing in the world. A MASTERPIECE. L. MADARASZ, Knoxville, Tenn.



M. A. Albin, Portland, Ore.

FOR SALE A small but successful Business College in a growing town of 10,000. Rich farming country. Legitimate territory has 150,000 population. Well advertised. Possession to suit purchaser. Write to

L. E. B., Care Business Educator, Columbus, Ohio

WANTED To purchase whole or part interest in a well established Commercial College. Give complete information as to attendance, tuition rates, competition, and terms of sale. Eastern locality preferred. Address

"BUSINESS," Care Business Educator, Columbus, Ohio

ACCURACY AND SPEED.

Practically all of to-day's business correspondence is typewritten. This work should be done accurately and in the shortest possible time. A letter, business form, or legal document should be well arranged, neat in appearance, free from errors, and clear and concise in expression. These things depend on the operator's preparation for the work.

NEW PRACTICAL TYPEWRITING

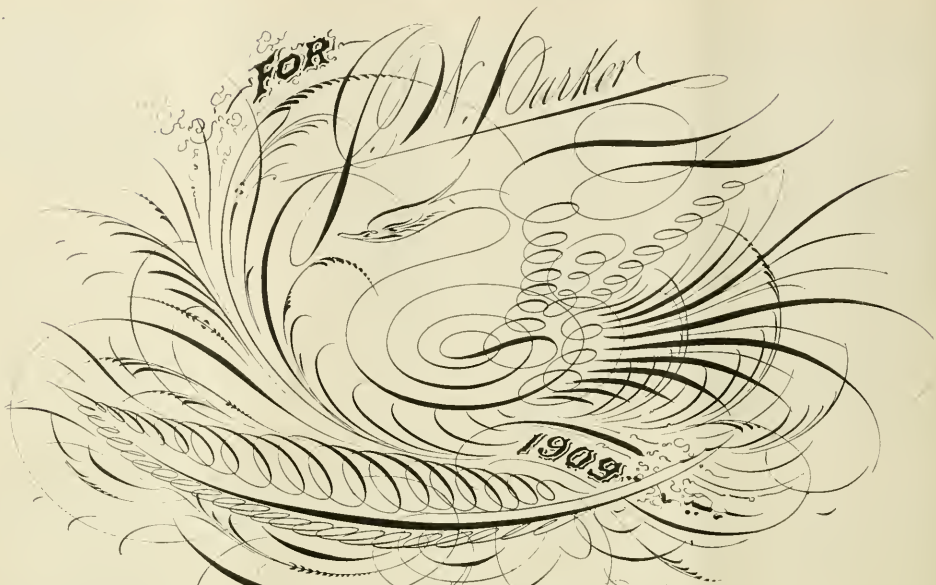
is designed to develop the most necessary points of typewriting—Accuracy and Speed. It presents the TOUCH system in its most practical form. Each of the one hundred graded lessons forms a step toward perfect typewriting. There are lessons devoted to regular office work, special business forms, legal and tabular work, etc. New Practical Typewriting provides a practical course in office typewriting.

We publish a full line of practical text-books for commercial schools. Write for sample pages and prices. We pay the freight.

THE PRACTICAL TEXT BOOK COMPANY, Publishers

EUCLID AVE. AND 18th STREET, - - CLEVELAND, OHIO

PRACTICAL TEXT BOOK COMPANY CLEVELAND ~OHIO



By W. E. Dennis, Brooklyn, N. Y. This, comes pretty near being a sonnet in lines.

TEACHERS COURSE IN PENMANSHIP

Send me a specimen of your writing for examination and I will arrange a SPECIAL COURSE of 48 lessons with instructions to suit your needs. The copies are beautifully written with the pen. This most excellent course of 48 lessons, especially arranged and planned for your improvement, means much to you

Course in Business or Ornamental Writing.....$4.50

SPECIMENS

Ornamental letter, very fine..... .50
Flourish, suitable for framing..... .50
Cards, per doz. 25c. The finest oblique holder..... .50

Specimen of my writing for 2c stamp. Write at once if you are interested in the best course of lessons in writing. H. B. LEHMAN, Central High School, St. Louis, Mo.

HIGH GRADE
DIPLOMAS AND CERTIFICATES.

An Illuminated Diploma

Again we lead competition with a new idea in diploma making. We have exercised great care and expended much money in order to produce an illuminated diploma worthy of our reputation, and the result is most successful The diploma is printed in three colors and gold, and is remarkably attractive. Size 14x17, carried in stock on sheepskin and artificial parchment Specimen copy on artificial parchment, blank, 35c

SHEEPSKIN

We import our sheepskin and guarantee superlative quality. Prices as follows:

Size 14x17 per sheet - - - $ .40
Size 16x20 per sheet - - - .50
Size 17x22 per sheet - - - .55

Send for new catalogue.

HOWARD & BROWN
MAKERS OF FINE DIPLOMAS ROCKLAND, MAINE.

I will write your name on one dozen CARDS for 15 cents.
I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED

BLANK CARDS I have the very best blank cards now on the market. Hand cut Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. 10k, Glossy Black or Very Best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

Get your name written on cards, all colors or plain white. Only 15c. per dozen if you mention this paper. Good AGENTS WANTED Big Commission.

BOX 152 ANTHONY, KANS.

Telephone Wal 4452

L. M. Holt Engrosser

Resolutions Memorials Testimonials Engrossed

Diplomas Designed & Engraved

Designing Illuminating

1208 Chestnut St Philadelphia

— 91 —

LESSONS IN PENMANSHIP

By FRED BERKMAN of

The Blair Business College

SPOKANE, WASH.

Price 50c. Discount to Schools

CARDS! For Fine Penmanship

Hand Cut—1,000 3-ply Special Wedding 85c, 5,000, $4.00; 1,000 3-ply colored, 85c. 1,000 3-ply Tinted, 85c by express. By mail prepaid, 500 3-ply Special W. 70c; 500 Colored 70c. 500 Assorted Comic, $1.25; 500 Assorted Scrolls, $1.25.

POST CARDS

Flourish Designs with sentimental readings—something new. They show beauty and skill in an art much admired. Sample dozen 15c. How to succeed in selling post cards. My Album, 2c. Designs and Card Writer's Manual. All about quick selling cards. 2c Your business solicited.

19 SNYDER ST. **W. McBEE.** ALLEGHENY, PA.

BIGGER BRIGHTER BETTER THAN EVER

PENMAN WESTERN STATE NORMAL

Specimen Letter, Business Hand..... $ .50
Specimen Letter Ornamental and Superfine..... .75
Wedding Invitations, dozen..... 1.50
Written Cards—very fine, dozen..... .25
12 Lessons in Business Writing..... 7.50
DIPLOMAS ENGROSSED—German or Old English

NOTE All card orders of 50c or over are packed with tissue in neat imitation wood box—a fine idea for ambitious penmen.

J. A. STRYKER, Kearney, Nebr.

Advertisers and Publishers will thank you for mentioning The Business Educator

College of Penmanship and Drawing

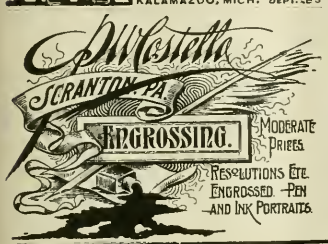
One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelchner.
If interested write for information. Address
Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.

LEARN TO WRITE

At Home. America's Finest Penman teaches you. Complete new compendium, 6 position plates, 98 lines of copy, Dashy off-hand flourish and a large sheet of instructions for practice All for a dollar bill.
Francis B. Courtney, Cedar Rapids, Ia.

10c per Copy STUDENTS—50c per Year

ART MAGAZINE
G. H. Lockwood Editor
Of interest to Students of Cartooning, Designing or Illustrating. Gives lessons, publishes and criticizes students' work. Regular publication, not sent as a "PRIZE."
Address G. H. LOCKWOOD, Editor
KALAMAZOO, MICH. DEPT. B3



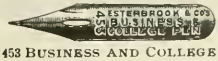
ESTERBROOK'S PENS

"Easy to write with, Hard to use up."
CORRECT DESIGN UNIFORM TEMPER DURABILITY

150 STYLES

A I PROFESSIONAL
Fine pointed and elastic for card writing

TEXT WRITERS
Made in 3 widths and with long point to both left and right



453 BUSINESS AND COLLEGE
With fine and extra fine points. Elastic and smooth writing

ESTERBROOK STEEL PEN MFG. CO.
26 JOHN ST., N. Y. CITY CAMDEN, NEW JERSEY

ADVERTISING PAYS In the BUSINESS EDUCATOR if you have the right goods and put them up right.

FINEST PENMANSHIP SUPPLIES OBTAINABLE.

PENS AND HOLDERS.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00 ¼ gross 25c 1 dozen 12c

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c. ¼ gross 25c. 1 dozen 10c

Zanerian Medial Pen—A high-grade medium, extra smooth pen for business writing. None better. Just right for students and accountants. Gross 75c ¼ gross 25c

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c. ¼ gross 25c. 1 dozen 10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ gross 25c, 1 dozen 10c

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross $1.00 ¼ gross 25c, 1 dozen 12c

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens 15c

Gillott's Grow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens 15c

Soennecken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2 2½, 3, 3½, 4, 5, and 6 single pointed and 10, 20, and 30 double pointed. 25c

Double Holder for Soennecken Pens—Holds two pens at one time 10c.

Zanerian Oblique Penholder—Handmade, rosewood, nearly 12 inches long, a beautiful and perfect holder. 1 holder 50c

Fine Art Oblique Holder—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. Nearly 12 inches long. 1 holder sent in a small wooden box $1.00

Zanerian Expert Oblique Holder—The best low-priced oblique holder made.

1 holder	$ .15
3 holders	.35
6 "	.60
12 "	1.10
¼ gross	3.00
1 "	11.25

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 bolders 40c, 12 holders 65c

CARDS, INK, PAPER, ETC.

Blank Cards—White bristol with finest surface for fine penmanship.

100 by mail postpaid	$ .28
500 by express	.75
1000 by express	1.35

Black Cards—Best made for white ink.

100 by mail postpaid	$ .28
500 by express	.75
1000 by express	1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.

6 sheets by express	$ .60
12 sheets by express	1.00
2 sheets by mail postpaid	.50

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½x23 inches.

6 sheets by express	$ .40
12 sheets by express	.70
3 sheets by mail postpaid	.50

Black Cardboard—Finest for white ink. Sheets are 22x28 inches.

6 sheets by express	$ .50
12 sheets by express	.75
2 sheets by mail, postpaid	.50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21x33.

6 sheets by express	$ .50
12 sheets by express	.70
3 sheets by mail, postpaid	.50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawing for photo-engraving.

1 bottle by mail, postpaid	$ .30
1 dozen bottles by express	2.00

White Ink—Very fine.
1 bottle by mail, postpaid $ .25

Arnold's Japan Ink—Nearly ½ pint bottle by mail postpaid $ .40
1 pint by express .45
1 quart by express .75

Writing Papers—All our writing papers are 8x10½ inches in size and contain 960 sheets to the ream. Ruling is faint and can be furnished wide (⅛ inch) or narrow (⅜ inch).

Extra fine 14 lb. white wove—	
1 ream by express	$3.15
½ " "	1.60
¼ " "	.95
50 sheets by mail postpaid	.55
Extra fine 12 lb. white wove—	
1 ream by express	$2.70
½ " "	1.45
¼ " "	.80
100 sheets by mail postpaid	.65
Extra fine 10 lb. white wove—	
1 ream by express	$2.15
½ " "	1.20
¼ " "	.70
100 sheets by mail postpaid	.60
Extra fine 12 lb. Azure (blue)—	
1 ream by express	$2.20
½ " "	1.20
¼ " "	.70
100 sheets by mail postpaid	.65
Extra fine 17½ lb. Wedding stock—	
1 ream by express	$4.50
½ " "	2.50
¼ " "	1.40
50 sheets by mail postpaid	.70
Medium Grade Practice Paper—	
1 ream by express	$1.70
½ " "	.95
¼ " "	.55
100 sheets by mail postpaid	.65

Send 5 cents in stamps for a sample sheet of each of the six grades.

All goods go by mail postpaid, except those mentioned to go by express, on which purchaser pays carriage charges. Of course the cheapest way to secure the heavy goods is to order fair sized quantities and have them go by freight.

We handle the best and can save you money. Cash must accompany all orders. Prices are too low to keep accounts.
Remit by money order, or stamps for small amounts.

Address, ZANER & BLOSER, COLUMBUS, OHIO.

A LIST OF THE
Subjects and Titles Covered in Our Line of Texts

BOOKKEEPING

Commercial and Industrial Bookkeeping
Business Bookkeeping and Practice
Rowe's Business and Office Practice
A Theory Set for Beginners (Rowe)

ARITHMETIC

Commercial Arithmetic
Essentials of Business Arithmentic
New Essentials of Business Arithmetic

ENGLISH

Baker's Correct English : How To Use It
Earnest's English—Correspondence

COMMERCIAL LAW

Richardson's Commercial Law
Rowe's Drills in Writing Contracts

SPELLING

New Method Speller

PENMANSHIP

Lister's Writing Lessons That Teach
Lister's Writing Lessons

SHORTHAND

New Rapid Shorthand
Billing's Synthetic Shorthand
Graham-Pitmanic

SHORTHAND DICTATION

Booth's Progressive Dictator, in three parts

TYPEWRITING

Miss Smith's Typewriting Lessons, in four parts

COMMERCIAL GEOGRAPHY

Macfarlane's Commercial and Industrial Geography

In addition to the above titles we carry a complete line of blanks and stationery.
Every title on our list is a first-rate seller, a popular, up-to-date, standard text. The reputation of the books of this company is a guarantee of their quality.

TONS OF PRACTICE PAPER

We have just purchased a very large lot of a special paper at a special low price which we can sell at a very attractive figure. Send for samples and let us quote prices in quantities.

Sadler-Rowe Company *Baltimore, Md.*

Advanced Texts for Midwinter Classes

BOOKKEEPING DEP'T — **From our full line of authoritative commercial texts we offer four suggestions** — **SHORTHAND DEP'T**

Wholesale Accounting

This should follow your beginning text. It is a practical and life-like text on the individual business practice plan. It teaches not only bookkeeping of a most modern and up-to-date kind, but the customs and practices of business as well. It is a most teachable and fascinating set. Its clear, concise instructions and the completeness of its detailed explanations as to procedure make it easy for student and teacher.

Special examination price to teachers, cash, $1.00.

Mercantile Accounting

A slightly more advanced set, also on the individual business practice plan. It presents many new and up-to-date accounting features and teaches classification and analysis of accounts. As in the set which precedes it, business customs are faithfully presented, and the detail of procedure is so carefully outlined that accomplishment is easy and pleasant for the student and the burden on the teacher is light.

Special examination price to teachers, cash, 80c.

Dictation Studies

Provides practice in speed-getting just at the time when the student most needs it. Places the acquirement of speed upon a scientific basis. It provides a means for the avoidance of bad habits and the inculcation of good ones. It is furnished in special editions for all leading systems.

Teacher's examination price, cash, 50c.

Stenographer's Business Practice

A finishing course for students in the shorthand department. Provides training in regular office work, which includes taking dictation, copying and duplicating, filing, carding, indexing, tabulating, follow-up systems, use of form letters and paragraphs, instruction and training in the use of office appliances—in fact, all those practical things your students should know in order to satisfactorily fill a business position. The work is presented in an attractive and realistic way, the student performing the daily duties as they arise in an imaginary office. Students and teachers are enthusiastic over it.

Special examination price to teachers, cash, 50c.

Write us in regard to these or texts on any commercial subject in which you are interested

J. A. LYONS & COMPANY

CHICAGO, 378 Wabash Ave. — **1133 Broadway, NEW YORK**

THE BUSINESS EDUCATOR

TEACHERS' PROFESSIONAL EDITION. ONE DOLLAR A YEAR
FEBRUARY, 1910

ENOS SPENCER,
LOUISVILLE, KY., PRES. NATIONAL COMMERCIAL TEACHERS' FEDERATION, 1910.

ZANER & BLOSER
PUBLISHERS
COLUMBUS, OHIO

THE Bliss System

THE GREAT OFFICE PRACTICE SYSTEM

The **BLISS SYSTEM** affords a most complete OFFICE PRACTICE DEPARTMENT.

BLISS SYSTEM demands offices which are equipped with the most MODERN OFFICE BOOKS and APPLIANCES, with all of which the student must become perfectly FAMILIAR before graduation.

BLISS SYSTEM with its necessary offices, presents a BUSINESS-LIKE APPEARANCE in the schoolroom.

BLISS SYSTEM affords the GREATEST INCENTIVE for THOROUGH and CONSCIENTIOUS work.

BLISS SYSTEM affords an ACTUAL OFFICE EXPERIENCE.

BLISS SYSTEM graduates can HOLD as well as TAKE positions.

BLISS SYSTEM graduates are in demand.

BLISS SYSTEM is a MATERIAL FACTOR in SELLING TUITION.

The Bliss System differs from all other systems on the market inasmuch as all transactions are performed over the counter. The offices are occupied by the advanced pupils who take care of the work which comes to them the same as it would in any business house. The work in each office must reach the standard required for promotion before the pupil can enter the following office.

The Actual Business feature appeals to the students and they become intensely interested in their work, when it is easy to secure the most practical results.

If your department is not large enough to warrant the introduction of the Actual Business System, try our FOLDER SYSTEM which does not require offices.

WRITE FOR PARTICULARS

THE F. H. BLISS PUBLISHING CO.

SAGINAW, MICHIGAN.

PASSED
C. P. A. Examination

(Extracts from letter.)

BUTTE, MONTANA, Dec. 3, 1909.

DEAR MR. BENNETT:

I am glad to be able to inform you that I received C. P. A. degree from the State University. I owe much of my success to your Course in Higher Accounting. * * *

You have a splendid course, and you will always find me boosting R. J. Bennett.

With best wishes, I am,

Your friend,

(Signed) J. LEE RICE.

Mr. Rice is connected with the Butte Business College, and began the Course in 1908 with the object in view of securing the C. P. A. certificate. The goal is reached, and it shows what can be done by a man who has the energy and will to work, study and succeed. The Bennett students are pre-eminently successful in examinations, as commercial teachers, and as accountants.

Read the above letter and then send for catalog, to

R. J. BENNETT, C. P. A.
1421 ARCH STREET
PHILADELPHIA, - - PA.

SOMETHING NEW
Earles' Bookkeeping Reference

It covers Single Entry, Double Entry, Single Proprietorship, Partnership and Corporation Accounting. Including Wholesale and Retail, Commission, Manufacturing and Banking.

Designed to be used by the student with any system of Bookkeeping taught in Business Colleges, Commercial Departments of High, Normal and Grammar Schools, Y. M. C. A. Classes, and for Private Study. For the use of Students, Bookkeepers and Teachers.

Price, cloth, postpaid, 75 cents.

Teachers' Examination Copy, 50 cents.

Mention school.

W. H. EARLES
Box 124 LANSING, MICH.

A Noteworthy New Book:

ELDRIDGE'S DICTATION EXERCISES

By EDWARD H. ELDRIDGE, Ph. D.,

Director School of Secretarial Studies, Simmons College, Boston.

240 Pages. Price, 65 cents.

Issued in five editions, Benn Pitman, Isaac Pitman, Gregg and Graham, and also without shorthand outlines, the vocabulary including 5,000 words. The dictation matter contains over 100,000 words, accurately counted and indicated in the text. The book furnishes every desirable kind of dictation: it gives information regarding business methods and shorthand which will be of great value to the stenographer; it shows what qualifications well-known business and professional men consider essential to a stenographer's success: it contains a comprehensive vocabulary, and it affords a method of home work which will rapidly and accurately develop the student's knowledge of word forms. There are 450 letters for dictation, representing thirty different lines of business. There are also selections from Civil Service Examinations, and from each of the International Shorthand Speed Contests held since 1906. One novel feature of the book is that the outer part of each page provides space for an exercise which is to be written and torn out along perforated lines, and handed to the teacher for correcton.

AMERICAN BOOK COMPANY
NEW YORK CINCINNATI BOSTON

In Teaching Bookkeeping

It Pays to Begin Right

LOCKYEAR'S

INDUCTIVE BOOKKEEPING

Offers advantages over any other system on the market.

Highly endorsed by some of the largest schools in the country. Especially well adapted for correspondence instruction. Unexcelled for beginning classes in Parochial and High Schools. Sample outfit, including teachers reference book, sent to any teacher or school, charges prepaid, on receipt of $1.00. Correspondence solicited.

Address,

M. H. LOCKYEAR

EVANSVILLE, IND.

THIS IS THE

SHOBERT OFFICIAL COPYHOLDER

It is the only Automatic Mechanical Copyholder on the Market.

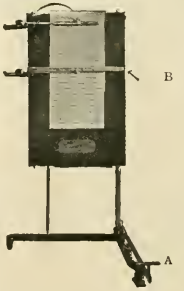
It will save you one-half of the time you now use in your daily copy work. You cannot miss a line, word or letter when you use this holder. Your eye cannot get away from the indicator, (B) which is *always* right under the line you are writing.

When you come to the end of a line, touch feed lever key (A), and your next line appears instantly.

Note line indicator (B). This remains exactly where you see it now, and when feed lever key (A) is pressed, your book or manuscript rises, showing the next line to be copied. Your line of sight therefore, never changes.

Write for booklet. Agents wanted.

Address Dept., A.



CHAS. G. GRUBB, MFR.

1739 LIBERTY AVE.

PITTSBURG, PA.

Don't Stick in an Underpaid Position

Find your right place in the business world—learn how to market your ability

If you receive $1,000 a year you probably **earn** $1,500. If you get $3,500 you undoubtedly are **worth** $5,000. No matter **what** your salary, if you were not worth **more** your employer would not keep you. Why not learn how to command **all** you are worth?

And it is simply a question of knowing **how.** To sell your Brains, your Experience, your Ability, at highest market prices, you must know how to apply the principles of expert letter-writing, ad. writing and salesmanship to the employment problem. You must learn the **psychology of position seeking.** You must be familiar with conditions in your particular line of work—whether Executive, Clerical, Technical, Professional or Sales—in every part of the country. You must know **how** and **where** to find **your opportunity.**

How to Market Ability

is the book that tells what you need to know. Written by J. W. D. Grant, an employment expert who was formerly with one of the largest employment agencies, it is the first authoritative book that has been published on this subject. No speculative theories are indulged in, but you are told definitely what steps to take to secure a **high-grade** position. You are shown how to do for yourself what an agency, **if successful** in placing you in a position, would charge you from $50 to $250 for. Some inside facts about employment agencies are given that will open your eyes to their questionable methods. This advice alone may save you hundreds of dollars.

How to write letters and ads. that **win**; how to use the salesman's art at an interview; when to make use of sensational advertising methods; how to open up positions with firms you would like to connect with; how to sell your ability by mail; and examples of letters, ads. and methods that have proven successful are some of its special features. It covers every phase of the employment game in a comprehensive way and tells everything you need to know to **market your ability** for every dollar it's worth.

Handsomely bound in stiff paper covers, stamped in gold, price postpaid, 50 cents.

MAIL COUPON TO-DAY.

The Advancement Company
Rutherford, N. J.

GENTLEMEN:—Enclosed find 50 cents (coin, stamps, money order) for which please send me a copy of "How to Market Ability."

Name _____

Street and No. _____

City _____ State _____

B. E. Nov.

SATISFIED?

Are you sure that you are getting the **best?**

Are you satisfied with your present handwriting?

Do you want **better** copies or instructions that tell you **how?**

My **lessons** by **mail** are best because they enable my pupils to write better and do it in a shorter time.

Lessons in **Business and Ornamental Writing, Card Writing, Lettering and Engrossing.**

Write for my Journal "**Penmanship.**"

S. E. LESLIE

P. S.—My Engrossing Course enables amateurs to become professionals.

R. B. I., ROCHESTER, N. Y.

Situation Certificates

Burdett College, of Boston, with an enrollment of over 1800 students last year, gives each graduate a Full Life Membership in the Situation Department of their school. Messrs. H. L. Jacobs, Providence, R. I., and Fisher Bros., Somerville, Mass., are awarding membership certificates. So are others. A circular containing reproduced specimens and prices of our different designs will be mailed on request.

F. W. Martin Company

100 Boylston St., **Boston, Mass.**

Spencerian Chartier Shorthand

Those who have investigated the Spencerian Chartier system, to the point of knowing it, find that there is not a word in the English language which they cannot write with this system—write it without a pen lift, something that is not claimed for any other system, living or dead.

They also find that they can read fluently what they write, even though they have been studying the system an average of one hour a day for only a few weeks.

They also find that they can read not only what they write with the system, but what anyone else writes.

Please notice that that point gives Spencerian Chartier Quick Writing its world-wide and epoch-making significance. ONE CAN READ WHAT ANYONE ELSE WRITES.

SPENCERIAN CHARTIER SHORTHAND is taught by mail in TEN SIMPLE LESSONS to teachers, free of charge. Send for first lesson and begin the most fascinating study of your life.

SPENCER PUBLISHING CO.

707 Common St. NEW ORLEANS

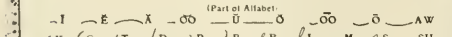
BE A GRAFIST

Learn to Write GRAFONI the SHORT-longhand

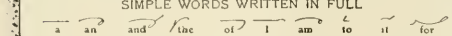
A radically original, ideally perfect phonography of the English Language. THREE times as brief and rapid as the present cumbrous longhand, which it is designed to supersede.

LESSON IN GRAFONI

(Part of Alfabet)

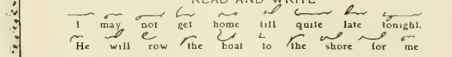


SIMPLE WORDS WRITTEN IN FULL



a an and the of I am to it for

READ AND WRITE



I may not get home till quite late tonight.

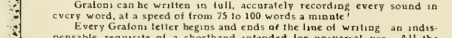
He will row the boat to the shore for me

Grafoni is a phonetic shorthand adapted to general use. Grafoni is *not* a reporting stenography—no sounds are omitted—every sound in every word is accurately recorded, and the writing is complete and permanently legible.

Grafoni can be written in full, accurately recording every sound in every word, at a speed of from 75 to 100 words a minute!

Every Grafoni letter begins and ends at the line of writing, an indispensable requisite of a shorthand intended for universal use. All the Grafoni letters connect at the same level and are adapted for use as printing types, to take the place of the present Roman letters.

GRAFONI TYPE ALFABET GRAFONI SCRIPT ALFABET



The efficacy of Grafoni lies wholly in the scientific alfabet—the Grafoni Alfabet is ideally perfect in its harmonious completeness—The Grafoni Alfabet is a beautiful thing—a poem in form!

Grafoni is an easy and accurate means of recording and presenting the pronunciation of English words in dictionaries and textbooks, and of teaching children and all who speak or desire to speak the language, the exact number, nature, relation and combination of English sounds.

You are not well-informed, nor up-to-date, unless you possess a copy of the "Grafoni Instructor." Every penman, every teacher, every student in America should know all about Grafoni—the short-longhand of the future.

The GRAFONI INSTRUCTOR contains complete rules for writing and joining letters, vowel and consonantal combinations, common words, principles of pronunciation, punctuation, exercises, etc., etc.

Complete Grafoni Instructor, bound in purple cloth, stamped in gold, price only 50 cents. Address,

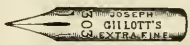
HITLOFI GRAFIST, 539 Cass St., CHICAGO

Notice—No inquiries will be answered, unless accompanied by an order for the complete "Grafoni Instructor." Price, only 50 cents.

Gillott's Pens

The Most Perfect of Pens

PRINCIPALITY PEN, No. 1



VICTORIA PEN, No. 303

DOUBLE ELASTIC PEN, No. 604 E. F.

Gillott's Pens have for seventy-five years stood the most exacting tests at the hands of Professional and Business Penmen. Extensively imitated, but never equalled, **Gillott's Pens** still stand in the front rank, as regards Temper, Elasticity and Durability.

SOLD BY ALL DEALERS

Joseph Gillott & Sons

ALFRED FIELD & CO., Sole Agents

93 Chambers St. NEW YORK

FALLS CITY BUSINESS COLLEGE,

H. L. DARNER, Manager.

FALLS CITY, NEBR.

DEAR MR. HAUSAM:

Ever since taking your course in penmanship by correspondence several years ago I have felt free to recommend that all young men and women who think of taking such a course investigate your proposition. Your copies are all fresh-from-the-pen and are skillfully executed; your instructions are all typewritten and are prepared to suit the individual needs of each pupil. I do not believe there is another penman in the country who is giving as many penwritten copies or as much personal instruction by correspondence as you are. Your course is worth at least $100 to any ambitious young person.

Sincerely yours,
H. L. DARNER.

Offers the Most Comprehensive and Most Scientific Course in Penmanship of any Correspondence School in the World. All copies are fresh-from-the-pen of L. H. Hausam. Students' Work Thoroughly Criticised, All Errors Plainly Marked and Explained in Personal Letters. Strictly Individual Course.

INSTRUCTION BY CORRESPONDENCE

Ten pennies a day are easy to pay.
They'll bring success with the pen your way.

The Hausam Course is Easy to Pay For and it Makes Penmanship Easy to Learn

Many of America's best known penmen are now, or have been, students in the Hausam School. Read what Mr. Darner says: Mr. Darner is one of the most skillful penmen of our day. His page-writing scores so close to the 100 mark that it passes for perfection in penmanship. We can make a fine penman of you and prepare you for a good position. The demand for "Hausam Trained' teachers is unlimited. Our easy-payment-plan will suit the pocket-book of any ambitious person. We will gladly mail a copy of our beautiful penmanship book, containing more than 70 engravings of high-class pen-work, free, to any one wishing to investigate our school.

Address,

Box 255C **THE HAUSAM SCHOOL, Hutchinson, Kan.**

Prosperity and the Schoolman

"The new year is rich with signs of prosperity."—N. Y. World.

What share in the renewed prosperity are you prepared to take?

Are you ready to meet it in the right way, to get the ***most*** out of it and to build up still further a prestige to draw upon in the future?

The past two years have been rather lean ones for all business men—the schoolmen included. But the recuperative powers of American business is immeasurable. This, together with phenomenal crops in every section of the country, has set the wheels of commerce humming as they have never hummed before. Even the most conservative admit that the country is enjoying an unparalleled commercial activity.

Schools teaching Gregg Shorthand felt the recent depression less than did other schools for the reason that competition became keener, and the Gregg school could offer ***more*** and ***better*** inducements in the way of efficiency, and so got the bulk of the business. This is ***always true,*** but in the stress of "hard" times, when people are more critical, more exacting, demand more for their money than at other times, it is brought more vividly to the attention.

Business Men Demand Greater Efficiency

And doesn't it strike you that a shorthand system that is ***best*** for the exacting demands of close competition in dull times ought to be the ***best*** also in prosperous times? Business men demand more stenographically than ever before. Their experience in the past two years, when good stenographers have been easier to obtain, has educated them to ***higher standards.*** They know that they can now get ***efficient*** stenographers: prospective students know that they must be efficient—more capable in every way than ever before to meet the demand for better service.

An efficient, all 'round, read as-you-run shorthand system is only ***one*** of the requirements now demanded by business men. The question is more complex ***now*** than it was even two years ago. Speed and accuracy in typewriting, exactness in punctuation and spelling, a comprehensive grasp of the English language, the ability to write a business letter, filing, and a host of other things enter into the problem.

Gregg Shorthand Solves the Problem

Are you ready to meet the new requirements? Can you make the most of it without the most modern methods?

Gregg Shorthand will solve the ***shorthand efficiency*** question in your school as it has in the 1500 schools now teaching it. It will save one-third the student's time in learningshorthand. This saved time, if applied to the other subjects of the course, will produce more capable stenographers in a given time than is possible with other systems. If you want a big share in the present prosperity, this is a fact to think about.

Make Plans for 1910 Now

Now is not too early to get ready to introduce Gregg Shorthand next fall. Preparedness is essential to complete success. Our whole organization—plans for advertising, for introduction, for training your teachers—is at your disposal to make the change.

Learn Gregg Shorthand Yourself

The greatest successes have been made by the schoolmen who knew Gregg Shorthand themselves. Their personal knowledge of it convinced them of its merits. Their enthusiasm for the system became infectious—it was caught by the teachers, the students, the public, and reflected constantly in the school's advertising. Success was a natural result, From a ***purely*** business standpoint, Gregg Shorthand is worth your while personally. Our correspondence course is an easy solution of this problem for you. Just write us that you want to learn Gregg Shorthand and the lessons will be sent—free. That is all the formality there is to it.

Begin today while there is plenty of time to get thoroughly prepared.

The Gregg Publishing Company

NEW YORK **CHICAGO**

The "New Typewriting"

All recent Professional and Amateur Contests have been Won by Advocates of CHARLES E. SMITH'S

"Practical Course in Touch Typewriting"

Readopted by the New York Board of Education for a further period of Five Years, commencing January, 1910.

The reason of the phenomenal success of "A Practical Course" rests mainly in the scientific and pedagogical way in which the student advances while mastering the keyboard. The strong fingers are not strengthened at the expense of the weak fingers; neither are the weak fingers weared with drills in advance of their more nimble brothers. **All the fingers are trained all the time,** with due consideration for the strength and suppleness of each. The student goes from the known to the unknown, the line of least resistance being followed throughout, so that he acquires the ability to write by touch almost before he knows it. **This method has been one of the fundamental factors in producing all of the most rapid and accurate typists of the present day.**

WHAT OTHERS SAY

"We are more than pleased with the results we are obtaining from the use of 'A Practical Course in Touch Typewriting.' We have a number of students who do nice clean work from the use of this book in three to eight weeks. This I have never been able to accomplish with any other typewriting instructor in the touch method."—*A. R. Whitmore, Whitmore Business College, St. Joseph, Mo.*

"We are now using 'A Practical Course in Touch Typewriting' for the third year, and we consider it the best one that we have tried, and we have tried a number of different ones. The lessons are progressive and comprehensive, well adapted to the ordinary pupil, and the results with us have been extremely satisfactory. We can heartily recommend the book."—*T. B. Stowell, Principal, Bryant and Stratton Business College, Providence, R. I.*

"We have used Charles E. Smith's 'Practical Course in Touch Typewriting' for the past two years and have found it one of the best publications on the subject and can recommend it most highly for adoption in any school that desires a well graded and compiled book. We have had splendid results from its use."—*C. J. Eaton, The Eaton & Burnett Business College, Baltimore, Md.*

"I have been using 'Practical Course in Touch Typewriting' in my Day School and Evening School classes for one and one-half years and find it the most practical text on typewriting that I have examined. The lessons are so carefully arranged that my beginning classes never realize that they are meeting and overcoming any difficulties. The small boy who wants to "write a letter" has an opportunity afforded early in the course. The lesson on figures, usually so difficult to learn, or so poorly presented, is arranged so that the pupil cannot help learning it. The legal work, specifications and tabulating work for the advanced student needs no commendation from me."—*R. H. Baker, Principal, Commercial Dep't, High School, Yonkers, N. Y.*

"I use Charles E. Smith's 'Practical Course in Touch Typewriting' in our school and find it thoroughly satisfactory in every particular. It yields very gratifying results."—*James Telfer, Head of the Commercial Department, Barringer High School, Newark, N. J.*

"One of the principal points of merit in the 'Practical Course in Touch Typewriting' is the great skill with which words are so selected that the work trains the weaker fingers first, this very proper disproportion of exercise resulting at the end in all fingers becoming equally efficient. Among higher-class typing students, such as those of the shorthand classes at Teachers College and Earl Hall, Columbia University, the results are extremely satisfactory."—*H. W. Hammond, Assistant Lecturer on Shorthand, Teachers College, Columbia University, New York.*

"After a successful experience of twenty years, seven in High School work, I feel that I am capable of judging fairly well of the merits of an instruction book in typewriting. After an examination of the leading texts on the market now, and a personal visit to the school where the author of 'A Practical Course in Touch Typewriting' is the instructor, where I saw the actual class work that is being done from day to day, I had no hesitation in having this book adopted for use in this school. We are more than pleased with it."—*George F. Atkinson, Reno College, Inc., Pittsburg, Pa.*

"I have spent considerable time in looking over your 'Practical Course in Touch Typewriting', in fact I have gone over every page. In many ways I think it promises well and I will call the attention of the teachers in my department to it at our next teachers' meeting. It seems to me the plan of making budgets of the work is an excellent one. I have always advocated it because I think anything which arouses in the mind of the pupil, respect for, and pride in his work, is an advantage."—*Thomas H. T. Knight, Master, Commercial Department, Girls' High School, Boston, Mass.*

WHAT THE WORLD'S CHAMPION SAYS

"I am pleased to state that I consider 'A Practical Course in Touch Typewriting,' the only text-book from which I studied, **the best typewriting instruction book that I have seen.** The exercises are excellent and have **helped me wonderfully in working up speed.** The whole course is very interesting from the beginning, and it cannot but produce the best results in the shortest time. I attribute my success in typewriting in a large measure to the assistance given me by Mr. Smith, the author of the book, and I am sure **anyone who uses it will be more than pleased with the results."**—*Rose L. Fritz, The World's Champion Typist.*

Write for "Why the Isaac Pitman Shorthand is the Best," and Particulars of a Free Mail Course for Teachers, Principals and Proprietors.

ISAAC PITMAN & SONS, Publishers,

31 UNION SQUARE, NEW YORK

The BUSINESS EDUCATOR

C. S. HENDERSON—NY

VOLUME XV. COLUMBUS, O., FEBRUARY, 1910 NUMBER VI

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, . - - - Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1 00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra: Canadian Subscriptions 10 cents extra.)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted. If personal checks are sent, add 20 cents for collection fee.

Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

Back numbers cannot, as a rule, be supplied.

Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

L. L. Williams, Rochester, N. Y. Enos Spencer, Louisville, Ky.
"Uncle" Robert Spencer, Milwaukee. Col. Geo. Soule, New Orleans.

THE QUARTET OF WHOLESOME AND WHOLESALE HUMOR, BRAINS AND POPULARITY AT LOUISVILLE.

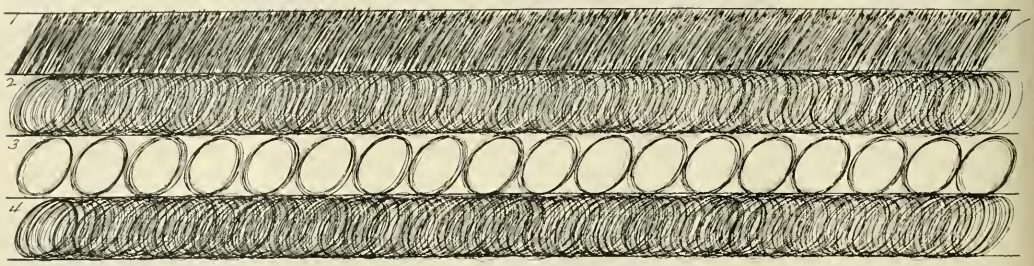
This quartet of brains and years was photographed at the Louisville convention. Seated at the table are the two over-towering grand old men of our profession. To hear Uncle Robert laugh is alone worth the trip to a convention, and to look at Col. Soule is sufficient to inspire anyone to nobler activity. L. L. and Enos are brainy men, but here they are pitted against giants in age, size and good humor. We are tickled to think we were fortunate enough to secure their portraits.

Lessons in Practical Writing. No. 2.

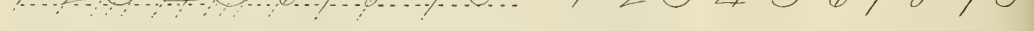
C. E. DONER, Beverly, Mass.

Director of Penmanship in Four State Normal Schools of Mass.

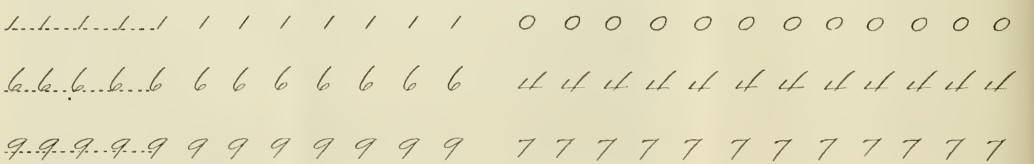
Subscribers' writing criticised free. Send specimens to Mr. Doner at above address, inclosing self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.



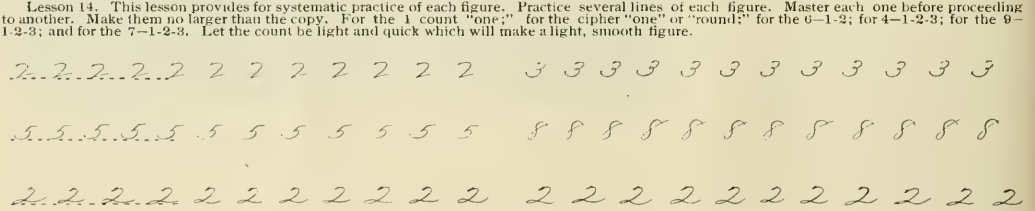
LESSON 12. Here the movement is brought down to the size of one space, which is more nearly the size of capital letters. See that the best position is retained of the feet, body, arms, penholder, wrist, left hand on the paper, etc. The right way of practicing is of vital importance. Good results naturally follow if the right method of working is constantly kept in mind and pursued. The second exercise is the direct compact ellipse and the fourth is the indirect compact ellipse. The third exercise may be made both ways around. Before proceeding to the next lesson, it might be well to review one or more of the preceding lessons. Be thorough, be systematic, be satisfied only with the very best.



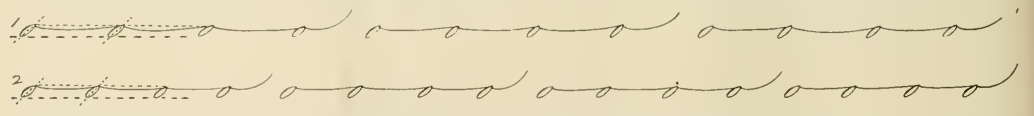
Lesson 13. At this point it is very important to become familiar with the figures. This lesson is intended primarily for form study. Figures are as important as letters; perhaps more so in many instances. The figure 1 is the unit of measure. All other figures are made and studied in relation to the 1. Make the figures 1, 2, 3, 5, 7 and 9 one half space high. The first part of the 4 is not quite so high as the 1, 2 or 3; and the last part of the 4 is a trifle higher than the 1, 2 or 3. The 6 and 8—especially the 6—should be a trifle higher than the 1, 2 or 3; and the 7 and 9 should extend a trifle below the line. Make the cipher round and not quite so high as the 9. Study the dotted lines which show shape, beginning and ending, and correct slant of figures. Do not leave this lesson until you have in mind the correct mental picture of each figure.



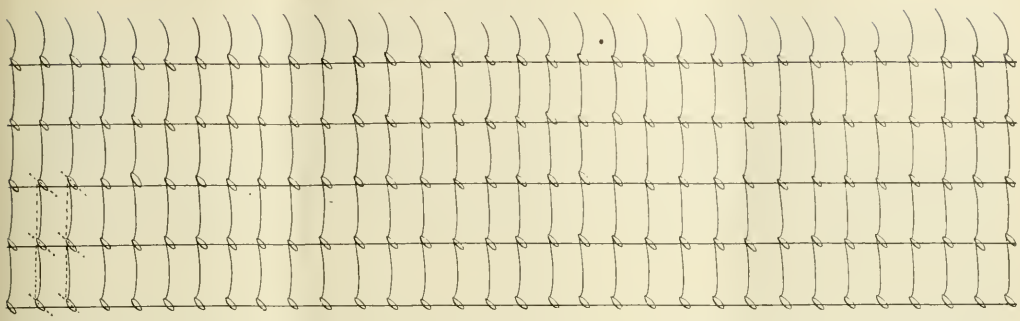
Lesson 14. This lesson provides for systematic practice of each figure. Practice several lines of each figure. Master each one before proceeding to another. Make them no larger than the copy. For the 1 count "one;" for the cipher "one" or "round;" for the 6—1-2; for 4—1-2-3; for the 9—1-2-3; and for the 7—1-2-3. Let the count be light and quick which will make a light, smooth figure.



Lesson 15. Study the figure before making it. Get a clear picture of each figure in the mind's eye. For the 2 count 1-2-3; for the 3—1-2-3; for the 5—1-2-3; and for the 8—1-2. For the second style of 2 count 1-2-3. Study, think, practice carefully and thoughtfully.

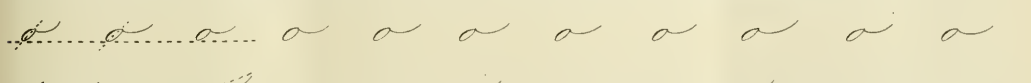


Lesson 16. Review the one-space direct compact ellipse before beginning this lesson. This is the small *o* exercise. The object of the exercise is to force the movement freely across the paper. In the first copy the spacing should be wide and in the second, medium. Study carefully the dotted lines which show uniform slant of o's and curved lines between the o's. Count 1-glide 2, glide 3, glide 4, curve; or, 1-swing 2, swing 3, swing 4, curve; or, 1-curve 2, curve 3, curve 4, curve. Use variety of expressions in counting and retain the rhythm. Make from 90 to 100 o's a minute. Try to maintain this speed. Keep the hand standing and the wrist free.

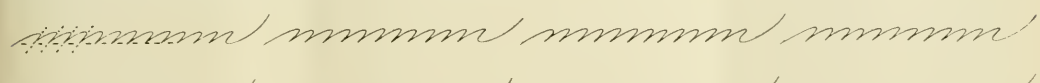


Lesson 17. Turn the paper and write lengthwise, making an o on each blue line. If this is not wide enough to insure forceful movement make an *o* on every other line. Notice dotted lines for uniform slant and curved stroke between the o's. Count 1-swing 2, swing 3, swing 4, swing 5, curve. Make about 100 *o's* a minute. Watch position closely.

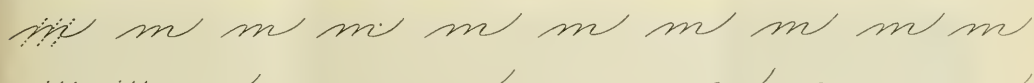
Lesson 18. This lesson begins the systematic study and practice of the small letters. The letters are grouped according to likeness or similarity. Observe closely and critically the dotted lines which show uniform slant and curved strokes. The pupil must use dotted lines in his own practice work if he is to receive the most benefit from the practice on these copies. For the single a count 1-2-3, curve; for the joined a's count 1-2-3, glide 1-2-3, glide 1-2-3, glide 1-2-3, curve. Make from 60 to 70 a's a minute, and try to retain this speed. Make the letters no larger than in the copy.



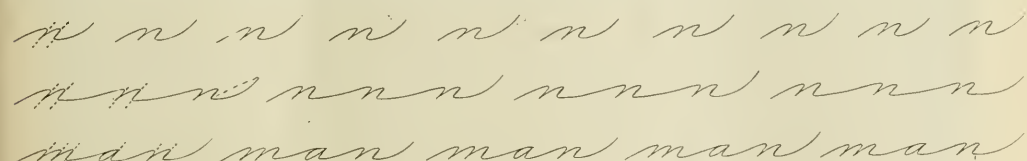
Lesson 19. Observe closely the dotted lines for uniform slant and curved strokes. Be critical with your own practice work. Think correct forms and train your movement to make them. For the o count 1-2-3; or 1-2, curve. Make the o quickly, stop at the top as you close it, then curve by lifting the pen while it is in motion. For the joined o's count 1-swing 2, swing 3, swing 4, curve. Make from 90 to 100 o's a minute. Keep correct position of body, arms, hands and penholder.



Lesson 20. These are the small m and small u exercises. They develop correct movement for m, n, u, w, etc. They must be made rapidly to the count of one, one, one, and at the rate of two exercises in about five seconds. Let the movement be a little rolling, so as to round the tops in the first one and the bottoms in the second. Push and pull the arm slightly in and out of the sleeve and glide the third and fourth fingers freely on the nails.



Lesson 21. Practice the single m until you can make it well, then join three in an exercise. Please observe dotted lines. Criticise and dot your own practice work, if you wish to make the most improvement. For the m count glide 1-2 stop, curve; for the three joined count glide 1-2 stop, glide 1-2 stop, glide 1-2 stop, curve. The count is for the beginning curve and each downward stroke. Make from 50 to 60 m's a minute. Space wide between the letters, but not in the parts of each letter. This must be strictly observed from the start.



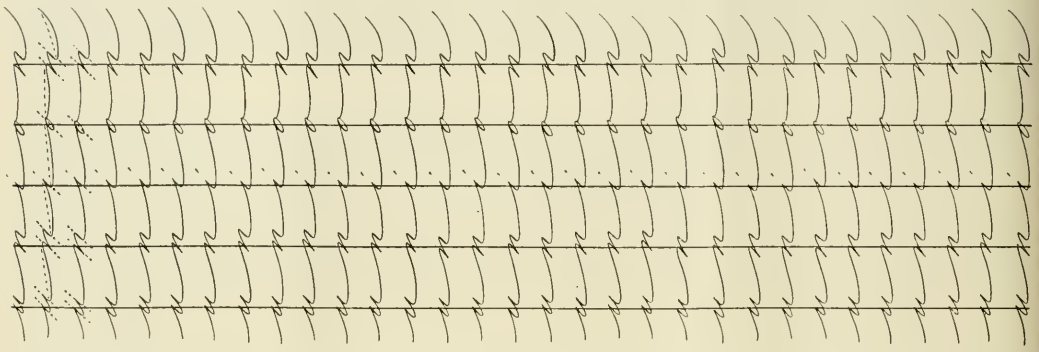
Lesson 22. Make from 60 to 70 n's a minute. Write the word at the rate of from 20 to 25 words a minute. Space wide between the letters but not in the parts of the letters. Master this spacing. Get the pen to glide freely to the right between letters. The hand must stand firmly on the nails of the third and fourth fingers and glide. The wrist must be free. For the n count glide 1-2 curve; for the three joined count glide 1-2, glide 1-2, glide 1-2, curve.

u u u u u u u u u u u u

union union union

Lesson 23. Make from 60 to 70 u's a minute. Write the word at the rate of from 15 to 18 words a minute. Criticise your own work by making dotted lines which always show uniform slant. In making the ending curve lift the pen while it is in motion. This makes a light pointed line. For the u count glide 1-2 curve; for the three joined count glide 1-2, glide 1-2, glide 1-2, curve.

Lesson 24. Read over Lesson 1 very carefully and review it in real downright earnestness. Also review Lesson 8. In these reviews you will have a chance to redeem yourself—"make good"—if you have not already done so.



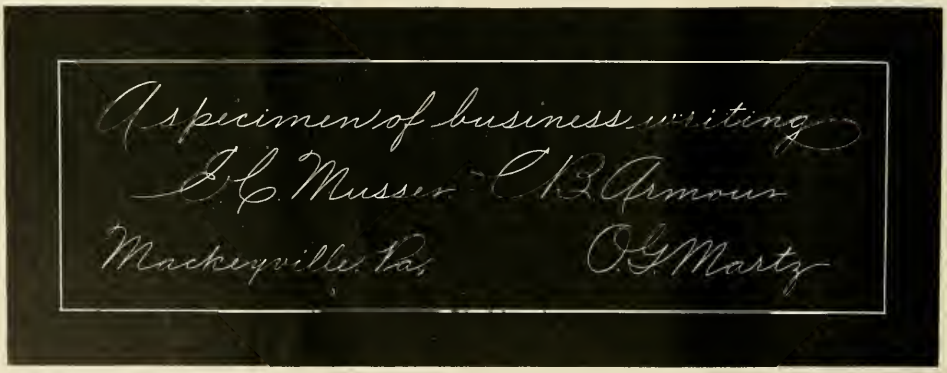
Lesson 25. This makes a good review lesson. Turn the paper and write lengthwise. Be definite in placing a letter on each blue line. The dotted lines show uniform slant and proper curvature of strokes between letters and at the end of the word. Swing the pen off freely between the letters and at the end of the word. Count by naming the letters u-n-i-o-n. Write about fifteen words a minute.

1 1 1 1 1 1 1 1 1 0 0 0 0 0 0 0 6 6 6 6 6 6 6 4 4 4 4 4 4 4

9 9 9 9 9 9 9 7 7 7 7 7 7 7 2 2 2 2 2 2 2 3 3 3 3 3 3 3

5 5 5 5 5 5 5 8 8 8 8 8 8 8 — 1 2 3 4 5 6 7 8 9 0

Lesson 26. Review the figures very carefully and systematically. Here is a chance for you to "make good" in figures if you have not already done so. Stick to each figure until you can make a good one, if it necessitates making several pages. Make figures at the rate of from 90 to 100 a minute.



By O. G, Martz, Mackeyville, Pa., a self-taught penman by the aid of the B. E.

Lesson No. 6 in Business Writing

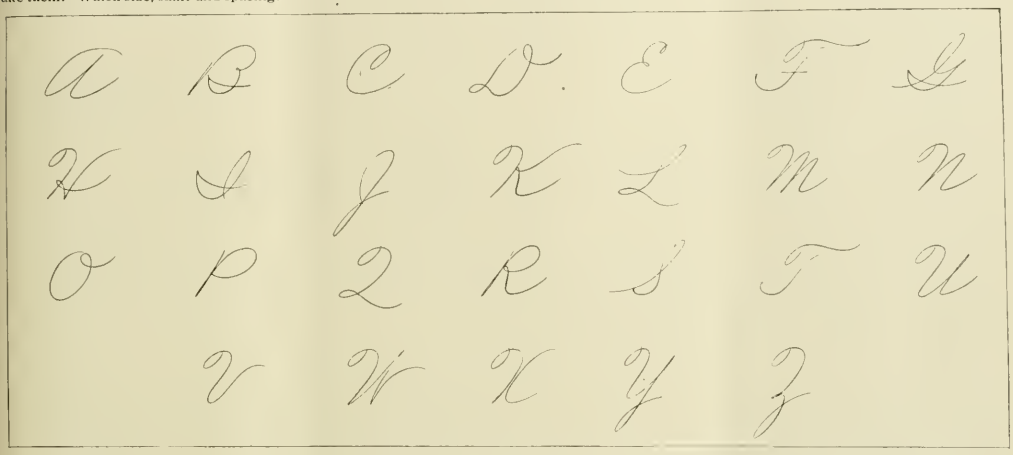
H. L. DARNER,

FALLS CITY BUSINESS COLLEGE, FALLS CITY, NEBRASKA.

Subscribers' writing criticised free. Send Specimens to Mr. Darner at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

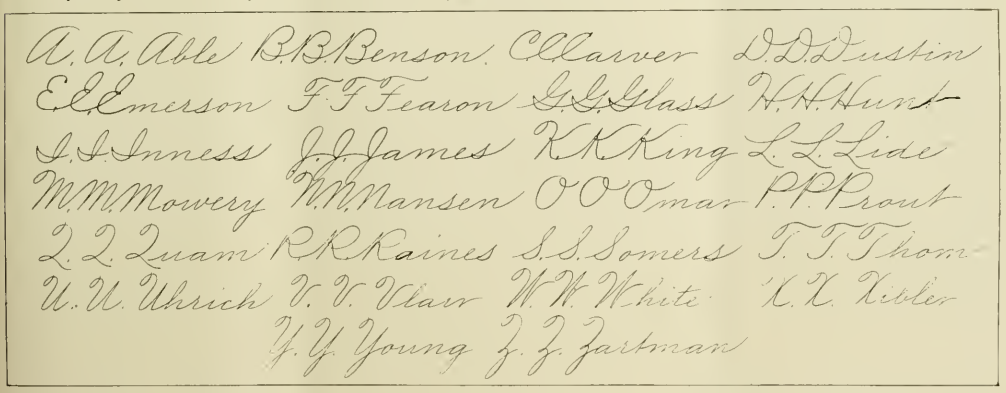
55

These capitals were all made on one sheet one following the other, hence they are not as perfect as they might be. See how closely you can imitate them. Watch size, slant and spacing.



56.

This is probably the most difficult plate in the entire course. Try each name separately many times before you try the plate.



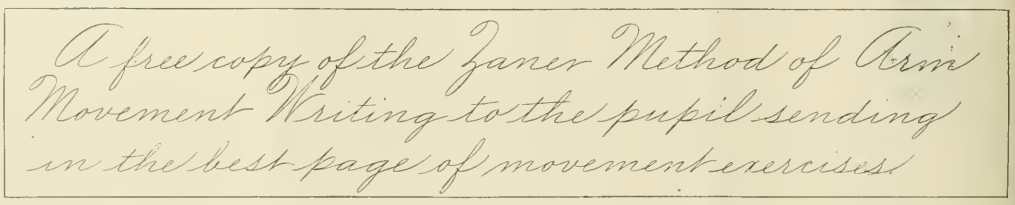
57.

After a long absence the figures are here again. See how well you can make them. Use arm movement. Keep them small and neat.

1774	57283	88917	6489432	1	76	7861,4971
8891	94357	43856	764628	2	43	76.428
6015	10489	10764	5724804	7	92	440.9
3121	49643	58391		9	88	1.7834
4688	52810	27864	7394286	4	77	194.6338
2716	76354	99734	9827163	6	44	79.228
9428	91837	53286	4701239	8	33	671.9.8346
6046	44561	44060	5813470	2	28	73.9103

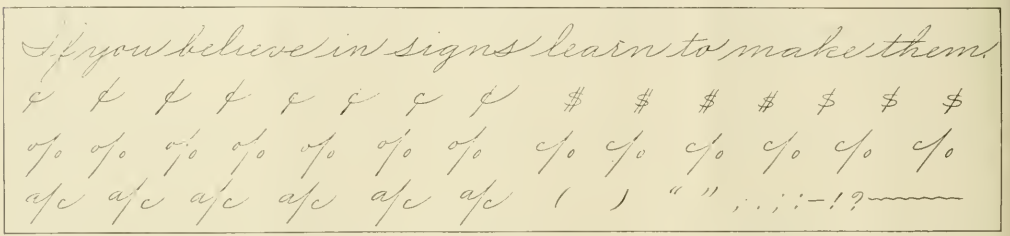
58.

Now, who will win this valuable book. This page must be mailed within one month from the time THE BUSINESS EDUCATOR was mailed to you. I am expecting something fine.



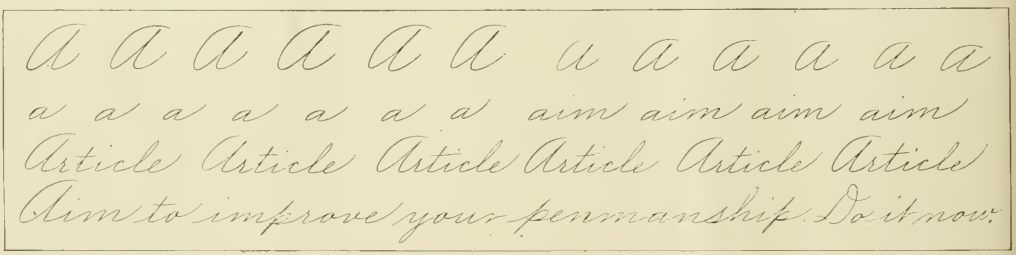
59.

I'll wager you havn't practiced much on these characters. They add to the looks of a page. Do your best on them.



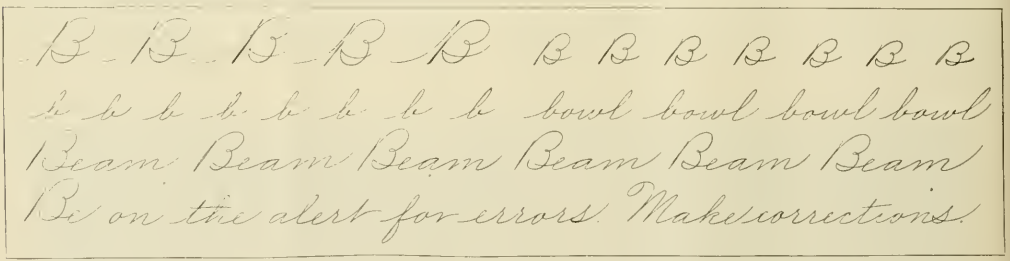
60.

Here is where you ought to start to do professional work. Your instructions from now on will be brief. Learn to depend upon yourself.



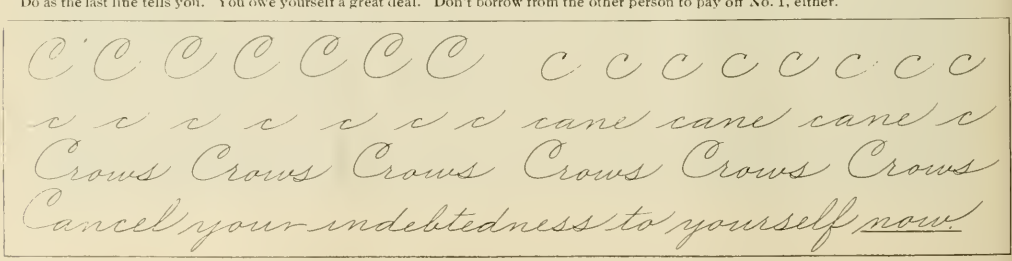
61.

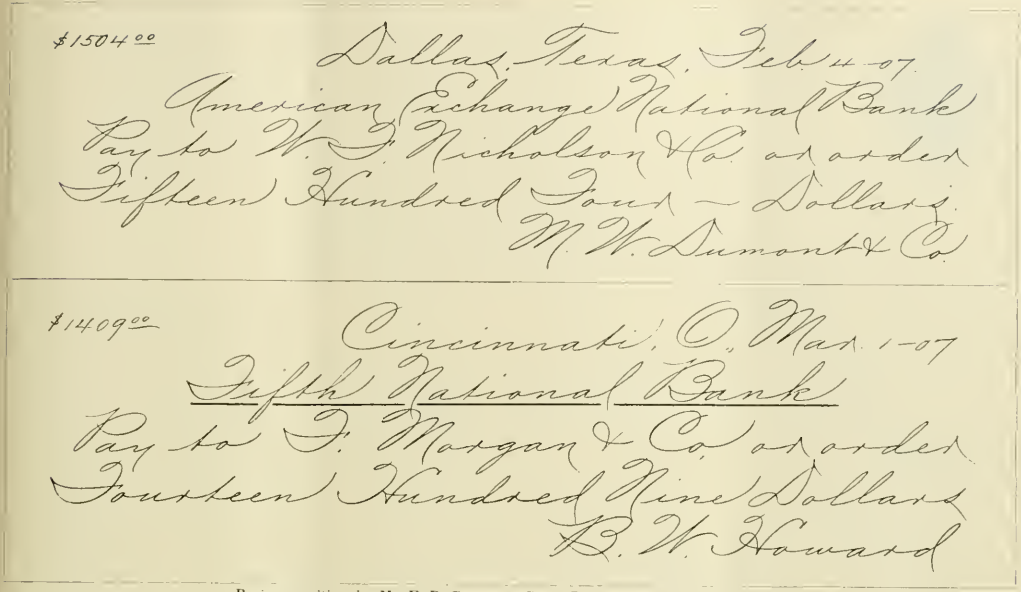
Do your best on the small capitals. Neat work. I don't care for a great quantity of work. What I want is quality.



62.

Do as the last line tells you. You owe yourself a great deal. Don't borrow from the other person to pay off No. 1, either.





Business writing by Mr. F. B. Courtney, Cedar Rapids, Ia,, Business College.

SPECIMENS

Some excellent examples of the card-writer's art are at hand from Mr. W. A. Weaver, of Kansas City, Mo., formerly of Santa Anna, Tex.

A large bundle of specimens of business writing from the students of W. C. Wollaston, proprietor of the Port Huron, Mich., Business College, has recently been received at this office. These specimens are very uniform in quality and the writing generally is possessed of much strength showing that the work was written with free Arm Movement. Many of these students will win certificates before many weeks.

We took a good deal of pleasure in examining a bundle of specimens recently received from N. B. Good, penman in the American Commercial School, Allentown, Pa. All of these specimens were from this year's pupils and show that they are being taught in the right way.

Mr. C. C. Stone, the commercial script artist, Utica, N. Y., recently favored THE BUSINESS EDUCATOR with a list of subscriptions, accompanied with a well written letter. Mr. Stone is skillful in both business and ornamental writing, as well as in preparing commercial script.

Mr. J. A. Snyder, penman in the Ferris Institute, Big Rapids, Mich., recently favored us with some colored cards written with white ink that measure up among the best that we receive. Mr. Snyder is a fine penman, a fine teacher and a fine fellow, and that is why he is in the Ferris Institute.

An unusually fine lot of specimens representing students' work has been received from J. A. Stryker, penman in the Kearney, Nebr., State Normal School. Mr. Stryker is securing unusually uniform and practical results, because he is applying some very good pedagogy in the form of penmanship instruction. It has been a long while since we have received as much good work from a normal school as that from Mr. Stryker. This speaks well not only for him but for the management at the head of the school, and for the class of students under his instructions. His influence will soon be felt in Nebraska if he remains in that institution. Some of the work would have been reproduced but it was written in ink that was too blue for successful reproduction.

A bundle of specimens has been received from Mr. H. A. Lough, principal of the bookkeeping department of Catan's Technical Schools of Pittsburg, Pa. These specimens run very uniform, and possess many qualities that are commendable. If these students continue their work for a few weeks, many of them should be able to win THE BUSINESS EDUCATOR Certificate.

A letter written in a nice business style has been received from P. F. Loope, of the Schenectady, N. Y., Business College, with a list of thirteen subscriptions inclosed. Thirteen is not an unlucky number, at least it is not when it is thirteen young people following the lessons in THE BUSINESS EDUCATOR.

A bundle of specimens representing the work of twenty-seven students of Mr. C. L. McNitt, penman in the Beloit, Wis., Business College, has been received. The work of eight of these students is almost up to our certificate standard now and we see no reason why the others will not be able to win our certificate before many weeks. The small letter work is especially good, being quite uniform, legible and freely written.

Mr. N. S. Smith, teacher in the Bowers Business College, Anson, Texas, is doing some very effective work, as shown by the specimens of his students' work, which we received, also some cards of Mr. Smith, which show a great deal of dash.

We acknowledge receipt of a number of very well written cards from A. C. Schmucker, Earlville, Ia., whose advertisement will be found in our columns. His work shows that he is painstaking, and he will no doubt please all who send him orders.

We recently had the pleasure of examining the work from the first and second grades by the pupils of the public schools of Lorain, Ohio, and we were much pleased with the freedom and the form shown by the little folks. The supervisor, Mr. A. S. Gregg, is one of the most substantial men in our profession, and the little folks under his instruction at the hands of the regular teachers are learning to do their work freely and with the arm instead of with the fingers.

A glance over a large bundle of specimens by pupils in all of the grades, from V. E. Madray, supervisor of writing in the public schools, Benton Harbor, Mich., makes it very plain that the pupils of that city are beginning to practice with vim and effectiveness. Arm Movement from the first to the eighth grades inclusive. Some of the specimens in the upper grades are beginning to look business-college-like in freedom and form. Mr. Madray is a hustler and the work before us speaks well for his direction.

A. W. Dakin, the veteran penman of Syracuse, N. Y., is a past-master when it comes to decorating cards with a knife, as well as with pen and ink. We have received from him now and then for some years samples of his work which appear to us to be truly wonderful. This year his art came in the form of a Happy New Year Greeting which we hereby reciprocate in heart but not in art.

Mr. C. L. Krantz, all-round artist, commercial teacher and true gentleman of the Augustana Business College, Rock Island, Ill., recently favored us with some photos of some very handsome resolutions he engrossed, some going so far away from home as to Sweden. He also enclosed some specimens of students' writing, which show that a number of his pupils are about ready for the certificate, among which we take pleasure in mentioning the following: Joel Anderson, F. J. Rehn, Fred Bexell, Bert Ohlweiler, Elmer Anderson, Mabel Leaf and others.

A large bundle of specimens from students in the public schools of Peru, Ind., sent by the supervisor, Mr. T. A. Hopper, shows that Arm Movement is being practiced from the first to the eighth year successfully. Mr. Hopper is one of the younger members of our profession, who is pushing rapidly toward the front, being qualified in both penmanship and drawing. The writing has a practical swing to it which means that better work may be expected in the future. Right method is shown throughout the specimens, and right results are sure to follow.

Quite a good deal of interest is taken in the penmanship classes of the National Business College of Roanoke, Va., as shown by a bundle of twenty-seven specimens just received, five of which are up to our certificate standard, and many more are very close to the mark. We are sure they will all win certificates in a short time if they keep up their good work. Mr. M. A. Smythe the instructor, writes a very good hand himself.

Supplementary Penmanship Practice

FRED BERKMAN,

Penman Blair Business College, Spokane, Wn.

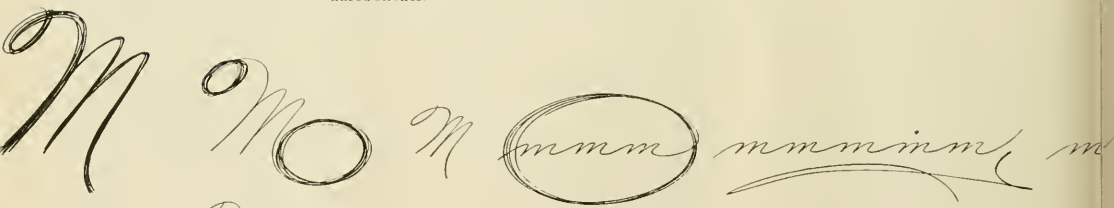
L

1. Curve all strokes in this letter—and about the same degree of curve.
2. 1, 2, 3, 4, 5, 6, for the exercise—and 7, 8, for finishing part of letter.
3. Dot, round, curve, is a good count for letter L. Notice loop on base line.
4. Strokes cross at about one-third the height of letter. Swing around easily.
5. Will give 50cts. for five letters of a kind. Remember, they must be alike.
6. Curve the beginning and ending stroke the same. Now, what about the crossing?

Learning a little now and then

M

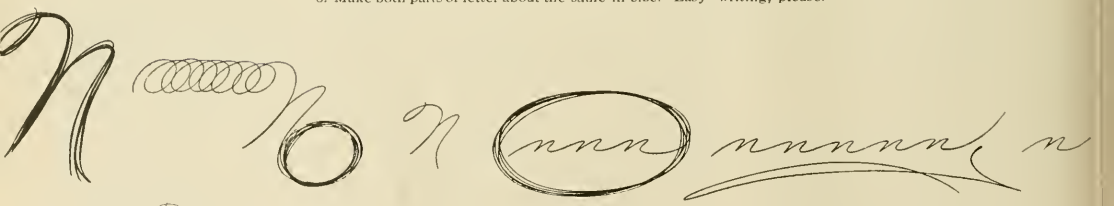
1. This is a letter that needs especial attention. Study the form carefully.
2. Measure the letter. Is it higher than wide? How many think so?
3. It's round, down, down, curve, (How familiar that sounds) 1, 2, 3, 4.
4. Count the number of angles and turns in letter "m," please. Good!
5. Spacing between letters needs careful attention. Stick to line closely.
6. The "m" is made round at the top, pointed in the bottom. Notice retraced strokes.



Master each and every lesson thoroly

N

1. How many feel better today than yesterday? Well, well! Good for you.
2. Make the loop, at the close of exercise, parallel with line of writing.
3. Compare "N" with "M" very critically. Bottom of first part in line with top of 2nd.
4. The "m" and "n," small letters, need more attention than any other small letters.
5. The tendency is to curve second down stroke too much in this letter.
6. Make both parts of letter about the same in size. Easy writing, please.



Now, today, is the time to improve

By Miss Lucia Mosher, Lawrence, Mich., a pupil of Ferris Institute, Big Rapids, Mich., where she qualified as a commercial teacher.

"Count that day lost.
Whose low descending sun
Views from thy hand
No worthy action done."

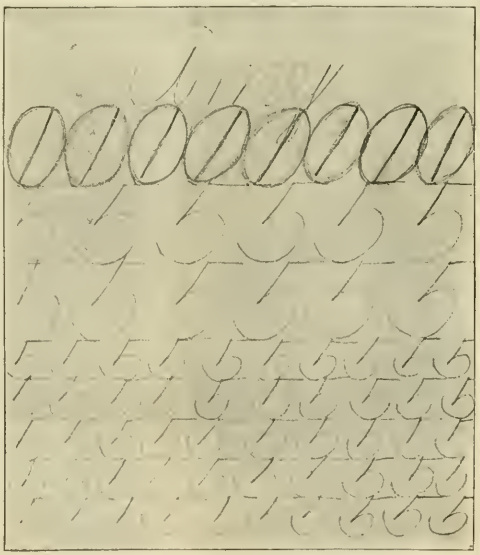
By Hilvard Jergenson, pupil in Laurium, Mich., Commercial School, E. P. Bower, penman.

It is toil plus talent
That wins in the test;
It is study plus practice
That leads to the best.

Zeal wins when talent surrenders
Zeal wins when talent surrenders
Zeal wins when talent surrenders
Zeal wins when talent surrenders
Zeal wins when talent surrenders

Strong business-like writing by Elizabeth Douglas, pupil, Morse Business College, Hartford, Conn., Mrs. Nina P. H. Noble, teacher of penmanship.

Margaret Chinto, pupil; Agnes McDonough, teacher.



Amy Kurzdorfer, pupil; Alice Welsh, teacher.

Second Grade writing and figures, reduced one-half, done with the arm movement by pupils in the public schools of Duquesne, Pa., I. S. Light, supervisor of writing.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

MADARASZ WRITING.

We recently secured for our readers ten full pages of Madarasz masterful script which it shall be our pleasure to publish from time to time. Each page is an original composition which sums up, in as few words as possible, the distinguishing characteristics and work of some man, such as Lincoln, Robespiere, Napoleon, and Washington.

It is fitting that Madarasz, the master penman, should thus express his estimate of the masters in other lines of human endeavor. And you may be the judge as to how well he did the work when you see it. It is not mere penmanship—it is *literature* as well as script. Need we say more?

Mr. E. D. Snow, whose "Successlets" are appearing regularly in our columns, is touching many topics with his wholesome humor, human wit and common sense suggestions. Mr. Snow is but pluming his quill for better things for he has not yet reached his majority in a literary sense. He's a man you can afford to follow.

Hymeneal

Mr. and Mrs. W. H. Myers
request your presence
at the marriage of their daughter
Willia Ethel
to
Warner C. Brownfield
Monday morning, December 27th
at nine thirty o'clock
Bowling Green, Ky.
1909

Mr. and Mrs. James Yerkes
announce the marriage of
their daughter
Fern Marie
to
Mr. Thurman Allen Hopper
Sunday noon, December twenty-six
nineteen hundred and nine
at their residence near Galveston, Ind.

At Home
after January 10th, 1910
247 W. Main St.
Peru, Indiana

Mr. Francis Bernard Courtney
Miss Mildred S. Smith
of Flint, Mich.
married
December 25th, 1910.

At home in Cedar Rapids.

PARTIAL CONTENTS

For the Professional Edition of the Business Educator for February, 1910.

REPORT OF THE NATIONAL COMMERCIAL TEACHERS' FEDERATION, Louisville, Ky., Dec. 27-30, 1909.

ENGLISH, S. Rowland Hall, International Correspondence Schools, Scranton, Pa.

ACCOUNTANCY, C. C. Jones, Teacher, Accountant and Auditor, Dunkirk, N. Y.

ADVERTISING, J. W. D. Grant, Advertising Specialist and Author, Rutherford, N. J.

ARITHMETIC, C. E. Birch, Atchison Co. High School, Effingham, Kans.

LAW, Laura C. Niswander, Central Normal College, Danville, Ind.

THE TEACHER, Melvin W. Cassmore, Seattle, Wn., Commercial School.

ASSOCIATION REPORTS.

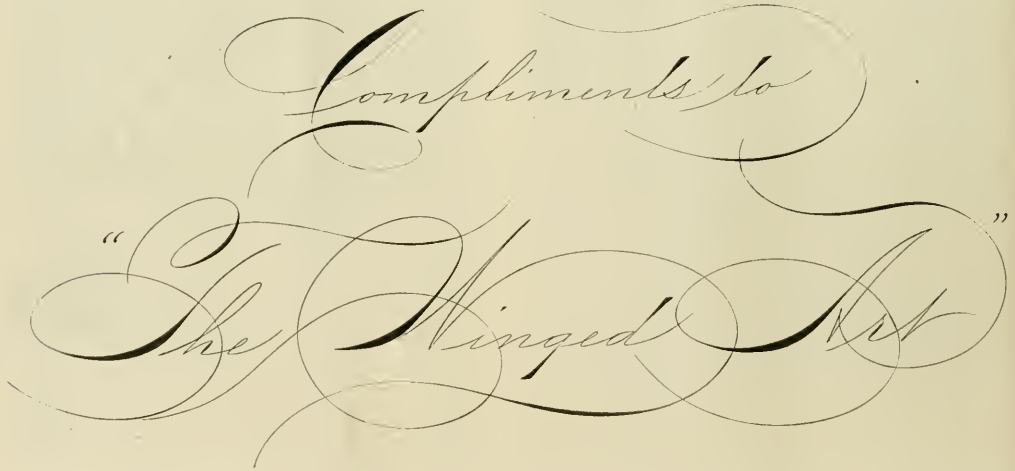
NEWS NOTES AND NOTICES.

INTERESTING NEWS ITEMS.

CATALOGS AND CIRCULARS.

SCHOOL AND PROFESSIONAL.

ETC., ETC.



This is the way the Editor acts when some one intimates that he has passed the Osler limit in skill and frolicsome flourishes. Well it's up to you to prove it by sending something better, and it will tickle no one more than him to see you do it, unless it is our many thousand readers who appreciate good things and who *know* good things when they see them. So come along with something fine, fancy, funny or affinity—like in harmony and grace and symmetry and contrast, be it a Dennis swan, a superb sig., a merry widow warbler, or a Teddy tiger.

REPORT OF THE FOURTEENTH ANNUAL CONVENTION OF THE

NATIONAL COMMERCIAL TEACHERS' FEDERATION

LOUISVILLE, KENTUCKY, DECEMBER 27-30, 1909.

The Louisville Convention of the National Commercial Teachers' Federation was a success. The Yankee is the better for having visited the land of Dixie, and we hope the Southern gentlemen and belles are none the worse for our visit.

The key note of the majority of the papers read and speeches made was for higher standards in instruction and higher ideals in management in our commercial schools.

The meetings and discussions were singularly free from discord and bitterness. Opinions differed greatly in many lines, as they should, but the differences were settled without resort to the proverbial Kentucky gun.

The one great event was the Old Kentucky Dinner given to the Federation free by the commercial teachers of Louisville and vicinity. It eclipsed anything of the kind ever given to the Federation and was enjoyed by all.

Enos Spencer was elected President, and Chicago was selected as the meeting place December next.

On Sunday Dec. 26, many commercial teachers started Louisvilleward, not a few arriving there the same day. By Monday morning several dozen were on hand for a preliminary confab with congenial spirits, and by evening some one hundred and fifty were ready for a hearty hand shake and introductions, and no more cordial greetings were ever extended a band of pedagogs than that which the gallant Kentucky Colonels and the handsome Kentucky Belles handed out so freely.

The plan of having the meetings all under one roof seemed to strike many most favorably—it gave the effect and feeling of one large family gathering, and such it seemed to be in spirit.

Every detail seemed to have been attended to for the entertainment of the visiting members by the commercial schools and commercial teachers of Louisville. They surely know how to entertain most hospitably.

Upon the arrival of the members each was pounced upon by the kindly and accommodating spirt and person of Mr. F. M. Van Antwerp and decorated with a badge entitling the wearer with the endearing term of "Colonel" so long as he remained on Kentucky soil. It was wholly original with him, and comprised a big white Kentucky corn kernel with a red-headed stick pin through it and a neat little seasonable green and red ribbon bow attached. Naturally all stepped a little more stately after thus being honored, and all thereafter felt very much "at home" for he was sure he was in the hands of his friends and in the bonds of that far famed reality, "Southern Hospitality."

Severe storms to the East and North delayed the arrival of members from those sections, but they arrived in goodly numbers by Tuesday. But even the Vice-President, Miss Gertrude O. Hunnicutt, of the Blair Business College, Spokane, Wash., was on hand for the first meeting, having come farther than any other officer or member to attend the convention.

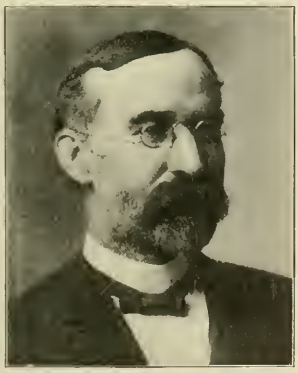
It was not a record-breaking convention in numbers, but it was in cordiality, and that, after all, is the test. Some especially good, strong, live papers were read; two of a critical nature which should be read by all, the one by Dr. Rowe, of Baltimore, and the other by Col. Soule, of New Orleans.

The Galt House gave, we believe, very general satisfaction. The rooms were quite as comfortable as one could expect in a semi-southern hotel, and their thirty-five cent breakfasts and fifty cent noonday luncheons were exceptionally good.

The meetings of the general federation and several associations all having been held on the first and second floors, made it possible for practically all to attend from beginning to end without going outside of the building and without even bothering with hat or wraps from morning until night.

President Lockyear made an ideal presiding officer, and the Federation did credit to itself by rewarding two of the most faithful members of the profession in point of years and service,

Miss Gertrude O. Hunnicutt,
First Vice President, 1909, Spokane, Wn.



M. H. Lockyear, President, 1909,
Evansville, Ind.

Miss Mary Horner,
Second Vice President, 1910, Waserloo, Ia.

Enos Spencer and A. D. Wilt, by honoring them with the presidency and first-vice presidency. And it did also the most graceful and grateful thing by honoring itself in the selection of Miss Horner as second vice-president, thus again recognizing true service and worth, as well as the gentler and better half of our profession.

THE FEDERATION MEETING.

"Invocation"—Rev. Edmund Booth.

"Address of Welcome"—Mayor W. O. Head.

"Greeting"—Mr. F. C. Nunemacher, Pres. Louisville Board of Trade.

"Response"—Mr. A. D. Wilt, Miami Com'l. College, Dayton, Ohio.

"President's Address"—Mr. M. H. Lockyear, Lockyear's Business College, Evansville, Ind.

The president's address was brief, practical and suggestive. He stated the primary work of commercial schools was to qualify young people as bookkeepers and stenographers. The questions business people ask today are, "What are your qualifications? "What can you do?" Not, "who are you?" or "What do you know?" He also said that the Federation was first, a Business Organization; second, a Teachers' Organization, and third, a Social Organization. He then made some important recommendations which were acted upon by the Federation later on.

Following the president's address came the secretary's report, the treasurer's report, and the executive committee's report.

THURSDAY EVENING

"The Value of Scientific and Accurate Accounting", by Mr. Allen R. Foote, President Ohio State Board of Commerce, Columbus, O.

Mr. Foote dwelt first, upon the value of scientific and accurate accounting, second, upon the need of

A. D. Wilt.
First Vice President, 1910, Dayton, O.

an accountancy education, and third, upon the profession of accountancy. The paper read contained a plea for high ideals, strict integrity, and absolute truth on the part of all engaged in the profession of accountancy, and to those qualifying accountants.

"The Need of Improvements in the Business Course", Dr. H. M. Rowe, President, Sadler-Rowe Co., Baltimore, Md. This proved to be a critical and suggestive paper combined, by one amply able to do the subject justice. He criticised severely but fairly the advertising literature of the profession for saying things it did not do. He further justly criticised the practice of admitting pupils without entrance requirements. He deplored the abandonment of class instruction in many of our commercial schools. Individual instruction he argued, and logically too, we believe, must become the primary instruction and the individual instruction must become secondary, instead of the reverse as it is in many schools. A low tuition cost means a like grade of instruction. Commercial school men and teachers must co-operate more. Graduates of commercial schools must possess a certain concentrated essence of knowledge of accountancy, bookkeeping, and shorthand, not possesed by the high school graduate. Many more things of value were said and stated better than is possible in this brief report. The paper was discussed by the following:—Hon. R. C. Spencer, J. A. Lyons, W. H. Whigam, A. F. Gates, P. S. Spangler and Col. Geo. Soule.

WEDNESDAY AFTERNOON.

"American Business College and its Product in Many Countries", Mr. Wm. Allan Dyer, Vice-President Smith Premier Typewriter Co., Syracuse, N. Y.

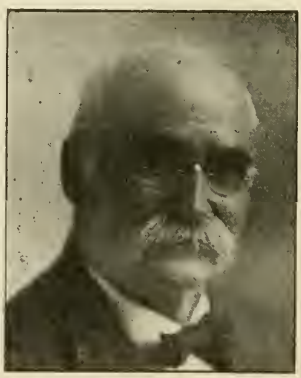
Mr. Dyer gave a very interesting account of the commercial work being done in many countries, among which we recall the following:—Cuba, Porto Rico, England, Australia, Germany, France, Switzerland, Spain, Holland, Sweden, Russia, etc., France being the most backward of all in commercial education.

American business college methods he said had to a large extent followed the trade from this to other countries. Our schools will do well he thought to add one or two foreign languages, Spanish in particular, to their courses. This was probably the most entertaining paper presented at the convention.

"The Building of an Institution," Mr. Wm. H. Rankin, Vice-President, Mahin Advertising Co., Chicgao, Ill., was a thoughtful, practical, up-to-date topic. The principal foundation stones in building for success were integrity, honesty, and courtesy.

"A Reconstructive Suggestion", Mr. R. A. Brubeck, Prin., New London Business College, New London, Conn. This off-hand talk was a plea for greater efficiency in our work and

F. M. Van Antwerp,
Louisville, Ky.



Allen R. Foote,
Columbus, O.

J. C. Walker,
General Secy., Detroit, Mich.

less exaggeration and untruth in our advertising. Mr. Brubeck is an interesting, and at times elegant, speaker. He used no notes and easily held the attention of his audience.

Following the program came a selection of the next place of meeting, invitations being extended from St. Louis by E. H. Fritch; Rochester, N. Y., by L. L. Williams; Spokane, Wash., by Miss Gertrude O. Hunnicutt; Chicago by Morton MacCormac; and from Milwaukee, by R. C. Spencer. Chicago was selected as the next place of meeting and the Auditorium Hotel has been selected for the meetings.

The following officers were then selected for the ensuing year:—President, Enos Spencer, Louisville, Ky.; Vice-President, A. D. Wilt, Dayton, O.; 2nd Vice-President, Miss Mary Horner, Waterloo, Iowa.

"The Views and Sentiments of a Pioneer Business Educator of Fifty-three Years of Service", Col. George Soule, President Soule College, New Orleans, La. He first paid his respectful tribute to commercial teachers and schools of America. He next emphasized the value of a commercial education. He then said that the influence of commercial teachers was great. State legislation he believes is the only means by which business courses and schools can be elevated and the charlatan schools eliminated. Some of the more potent evils in our profession were the guaranteeing of positions, short courses, and soliciting. Parents and pupils should investigate carefully the equipment and course of study in the different schools before entering any, in order to select the best. He then stated that the high school with a half-business and a half-literary course is an educational monstrosity. He believes that all teachers in business schools should be members of Boards of Trade, Chambers of Commerce, etc.

Dr. H. M. Rowe,
Baltimore.

SATURDAY MORNING.

"Teaching Salesmanship in Commercial Schools", Mr. H. E. Read, Brown's Business College, Peoria, Ill. This was the livest wire in the way of a paper and speaker at the Federation. Mr. Read offered, as many believed, the most vitally important suggestions offered this year. The demand of the day, he said in substance, is for something that looks far deeper into business than merely keeping its records. Advertising should and can be taught in our business schools. It is not a subject alone for the few but for all pupils. The basis of correspondence is salesmanship and not formal grammar. Bookkeepers and stenographers are on the expensive side of the business while the salesmen are on the productive and profitable side.

He surprised the convention by statistics which indicate that business houses employ double the number of salesmen that they do stenographers and bookkeepers combined. A course in salesmanship is the epitomized experience of salesmen. The paper was discussed and commented upon most favorably by Messrs. H. M. Rowe and Sherwin Cody. All in all it was the most pregnant paper read before the Federation, the most vital and practical suggestions as to how to extend the attendance in the commercial schools.

"Business Education of the Future", Mr. L. L. Williams, Rochester, N. Y., Rochester Business Institute. This topic was assigned to Mr. B. F. Williams, of Des Moines, Iowa., who was not present. Mr. Williams aptly said that the commercial departments of the high schools are but a public recognition of the importance of commercial education. Even Harvard University recently inaugurated a course under the title of "Business Administration", a thing undreamed of a decade ago. Discussion was carried on by R. C. Spencer, E. E. Gaylord, and J. D. Brunner.

Miss Gertrude O. Hunnicutt, Spokane, Wash., offered a resolution that a committee be appointed to report a year hence upon methods and means for the "Improvement of Commercial Teaching". The president thereby appointed the following to act upon this committee:—Miss Gertrude O. Hunnicutt, O. H. White, St. Louis, Mo., and C. P. Zaner.

A committee then reported memorials upon the death of the members of our profession during the past year as follows:—W. I. Tinus, W. C. Stevenson, W. H. Sadler, W. T. Harris, Mr. Gleason, H. C. Wright, J. A. Hiner and D. T. Ames.

A memorial committee for the coming year was appointed as follows:—E. E. Gaylord, J. D. Walker, and Miss Gertrude O. Hunnicutt.

This closed one of the most cordial, harmonious, stimulating and successful meetings ever held. Its tran-

Morton MacCormac,
Chicago.

Wm. Allan Dwyer,
Syracuse, N. Y.

R. A. Brubeck,
New London, Conn.

quiliy was a marked improvement over the meeting a year previous, nor was the chairman's gavel used at any time as a steam roller to iron out individuality or prevent discussion. Mr. Lockyear reflected credit upon the dignity of his position and filled it with credit to himself and the Federation.

A CRITICISM

A number of speakers at Louisville handed the commercial texts publishers several lemons in the way of criticisms, some open and some concealed. Some of these criticisms were just, as applied to some publishers and a few would apply to all, but for the most part we believe they were unjust and the product of selfishness or short-sightedness.

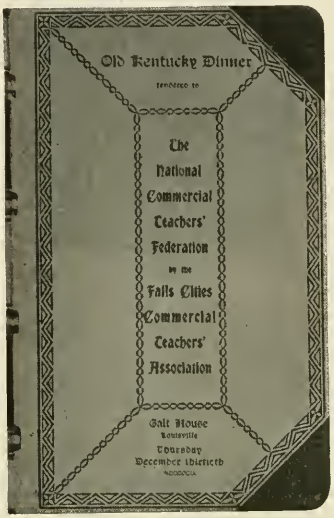
The leading publishers of commercial texts are doing quite as much as anyone, if not more, to improve commercial education, and no one is more anxious to improve their texts than they are themselves, but the difficulty lies in finding a sale for them. Too many schools are demanding the cheap, the easy and the quick, rather than the thorough, exhaustive and high grade.

Publishers are too quickly suspected of having selfish motives the minute they get on their feet at meetings, whereas our conventions would be far from what they are were publishers to remain at home.

In fact the only and chief criticism that can be made against the Louisville meeting is that no effort was made to accommodate publishers. Indeed an effort was made to exclude them, and then the hotel management attempted to hold up those who went to the tune of $10 a day for a table in the lobby.

Publishers are human—neither monopolists nor brutes, not in our profession at least, and if they do not publish as fine texts as they should it is because there is too much of a demand for the cheaper sort. Let those who criticise create a demand for something better, and it will soon be forthcoming.

Let the publishers be given the glad hand at Chicago.



Menu cover (reduced).

THE OLD KENTUCKY DINNER

This was the crowning event of the convention. It was something not to be duplicated. It was unique in conception, faultless in execution and most cordial in culmination.

The Falls Cities Commercial Teachers' Association, comprising all of the teachers and proprietors of the following institution: Clark's School of Business, Creager's Business School, Jeffersonville Business College, Louisville Business College, Louisville Commercial High School, New Albany Business College, Spencerian Commercial School, gave the dinner free of expense to the Federation and all of its members. And besides, they gave to the Federation $100 surplus, a thing which, as Uncle Robert Spencer so aptly expressed it, so paralyzed its members that for the time being they forgot to thank them for the gift.

Not alone, therefore, in the giving of the banquet did the Louisville people outdo any previous host, but in replenishing instead of depleting the treasury it set a most inspiring yet discouraging precedent for future entertainers.

The three hundred people who attended the banquet were entertained, feasted and toasted in turn from six to twelve o'clock by negro melodies by real live negroes, on opossum and other southern delicacies, and by speeches.

It took no flight of the imagination to realize that one was in Dixie's real land when the genuine darky hoedown was rendered before the banqueters by a dozen dusky dapper darkies. It sure was first-class, coon town vaudeville.

The reader can get a better idea of the many good things by reading between the lines of the menu and toasts given herewith.

Enos Spencer, the ruling spirit of the affair, and its toastmaster, received his reward by being selected president for 1910.

Captain J. T. Gaines, a genuine, whole-souled "Colonel" of hospitality, worked out the details for the toasts which inspired each speaker to do his best.

Long will there linger in the minds of all present a vision of melody, plenty, and true hospitality. The

H. E. Read,
Peoria, Ill.

Miss Elizabeth Van Sant,
Omaha.

E. E. Gaylord,
Beverly, Mass.

genuine colored mammies, with their red be-turbaned heads, who acted as special servants to the guests, touched the hearts of many, as never before, and thus added a touch of reality to the southern sentiment and supper.

MENU.

It looks to me like a big night tonight.

DIXIE BLUE POINTS

Den I wish I was in Dixie, Hooray, Hooray,
In Dixie Land I'll take my stand,
To lib and die in Dixie, Away, Away,
Away down south in Dixie, Away, Away,
Away down south in Dixie.

CREOLE GUMBO
MOCKING BIRD VALLEY CELERY HEARTS
SALTED GREEN RIVER PECANS

Listen to the Mocking bird, Listen to the Mocking bird,
The Mocking bird still singing o'er her grave,
Listen to the Mocking bird,
Still singing where the weeping willows wave.

OHIO RIVER CAT, BOURBON STYLE
SUWANEE RIVER POTATOES

All the world am sad and dreary,
Eb'ry where I roam
Oh! darkies, how my heart grows weary,
Far from de old folks at home.

BAKED BREATHITT COUNTY POSSUM OLD KENTUCKY STYLE
CABBAGE PATCH SWEET POTATOES
KENTUCKY KURNEL CORN PONE
GOLDEN ROD BUTTERMILK

Carve that possum, carve that possum down,
Bake that possum, bake it good and brown,
Boil that possum, boil that possum down,
Won't we have a dinner, when that possum's good and brown?

BLUE GRASS TURKEY, CHESTNUT DRESSING
DERBY CRANBERRY JELLY
PENNYRILE GREEN PEAS
LINCOLN LOG CABIN PUNCH

I'm coming, I'm coming,
For my head is bending low;
I hear their gentle voices calling
Old Black.

COON HOLLOW SALAD

'Way down yonder in a Cornfield

NIGHT RIDER MINCE PIE
KENTUCKY MINT ORANGE ICE
KENTUCKY BELL SWEETS

Down in the Cornfield,
Hear that mournful sound,

"Captain" J. T. Gaines,
The real Kentucky Colonel, Louisville.

All de darkies am aweeping,
Massa's in de cold, cold ground.

FERN CREEK CREAM CHEESE
FALLS CITY CRACKERS
OLD PLANTATION COFFEE

Goodnight Ladies.

THE TOASTS.

SHELLING THE WOODS

"The time has come," the walrus said,
"To speak of many things,
Of ships and shoes, and sealing wax,
Of cabbages and kings."
—HARDIN LUCAS, Louisville.

PLAYING 'POSSUM

When a 'possum's caught in a chicken roost,
He falls and pretends he is dead;
So a "wise guy," caught in an innocent (?) boost,
Affirms it's legitimate trade.
—FRANK C. NUNEMACHER, Louisville.

THE BUSINESS WOMAN

We'll laud her long in loving song
For the task she never shirks.
We'll toast the one excelled by none,
The business girl who works.
—MISS ELIZABETH VAN SANT,
Omaha, Nebraska.

OUR NATION

Lives there a man with soul so dead
Who never to himself hath said:
This is my own, my native land!
—H. E. READ, Peoria, Ill.

THE EAST

For well she keeps her ancient stock,
The stubborn strength of Plymouth Rock,
And still maintains with milder laws
And clearer light, the Good Old Cause.
—E. E. GAYLORD, Beverly, Mass.

THE GREAT WEST

O land of lakes and prairies,
O land of rivers wide,
Where the corn crop never varies—
She is our nation's pride!
—C. P. ZANER, Columbus, Ohio.

THE SOUTHLAND

In Dixie's Land I'll take my stand,
And live and die for Dixie.
—W. D. M. SIMMONS, Nashville, Tenn.

KENTUCKY

The sun shines bright in the Old Kentucky Home.
—J. T. GAINS, Louisville.

THE "YELLOW" FELLOW

O wad some power, the giftie gie us,
To sae oursels as ithers sae us.
—MISS GERTRUDE O. HUNNICUTT,
Spokane, Wash.

THIS OCCASION

A little nonsense now and then,
is relished by the wisest men.
—DR. T. M. HAWES, Louisville.

PIONEER DAYS

We'll tak' a cup o' kindness yet,
For Auld Lang Syne.
—L. L. WILLIAMS, Rochester, N. Y.

BEANS

To rear bright scholars no other means
Is so effective as Boston Baked Beans.
—F. E. LAKEY, Boson, Mass.

THE MOTHER'S SLIPPER

Civilized man cannot live without cooks
And civilized man *must* be fond of books,—
Now, to make him expert, naught else will do
So well as a paddling by mother's shoe.
—DURAND W. SPRINGER, Detroit, Mich.

THE ART OF "RAISING CAIN"

Since Mother Eve, the apple ate,
The world has gone awry—
She raised Cain first—it's still our fate,
However much we try.
—JEROME B. HOWARD, Cincinnati, Ohio.

Response from the South.
—COL. GEO. SOULE, New Orleans.

F. E. Lakey,
Boston.

D. W. Springer,
Detroit.

W. D. M. Simmons,
Nashville, Tenn.

REPORT OF THE NATIONAL BUSINESS TEACHERS' ASSOCIATION.

BY MRS. R. P. KELLY, REMINGTON TYPEWRITER CO., NEW YORK CITY.

The first meeting of the Business Teachers' Association was held Tuesday, December 28, 1909, at 2 P. M. at the Galt Hotel. As there was not a single officer of the Association present, the President's Address, the Secretary's Report and Reports of Committees was dispensed with by Mr. A. F. Gates, Waterloo, Iowa, who was elected temporary chairman. Miss Ina D. Jacob, also of Waterloo, was made temporary secretary.

Mrs. Josephine Turck Baker, of Evanston, Illinois, gave the first paper of the program on "Sensible English Training". Mrs. Baker emphasized the need of a more practical training in English in the public schools. Illustrating the failure of the ordinary school to give such a training, she said: "Fully three-fourths of the queries that reach my desk, from the business man and the employee, are not from the illiterate and uneducated. The general character of the letter shows the writer in most instances to be educated, his doubt as to the correctness of the form in question arising from his lack of knowledge of the application of the grammatical rule." The speaker's plan of teaching the application of the rule is by drills, both written and oral, repeated until the student can use the correct form instantly.

"A very important phase of English training is that of teaching the pupil the art of finding out what he does not already know, for next to the importance of knowing a fact is knowing where to find it." "In order that the student may form this habit while in school, I suggest that the instructor in English should select two or

C. A. Robertson, Pres., Chicago.

three books adapted for reference work and oblige the student to look up some word or words each day. In this way the pupil will form a habit that will be of inestimable benefit to him all through his business career."

This paper was discussed by Mr. J. C. Evans, Columbus, Ohio, Mr. S. A. Drake, Erie, Pa., Rev. N. J. Corley, Depere, Wis., Mr. G. H. Walks, Evansville, Ind., and Mrs. E. H. Fritch, St. Louis, Mo. In answer to questions regarding the marking of papers Mrs. Baker said she believed in reducing this work to the minimum by blackboard drills, etc.

Mr. W. S. Ashby, Bowling Green, Ky., read an excellent paper on the very important subject, "Our Students—What Career?" Mr. Ashby's idea was that doing our very best we cannot prevent failures, but we can by a little effort as teachers lessen the number by helping students to secure self-knowledge, physical ability, academic training, correct habits, attractive personality and initiative.

In discussing this paper Mr. H. E. Read, Peoria, Ill., said that when the business college stopped simply thrusting students into positions and began co-operating with the graduate to discover the thing he was actually fitted to do, it would be doing the biggest thing it could do for the young person. This subject was further discussed by Mr. Evans, Mrs. Fritch, and Mr. C. A. Robertson, Chicago.

The next topic to be discussed was the "Modern Business Course. General Plan of the work." Mr. J. W. Baker, Knoxville, Tenn., who spoke to this subject pointed out that as there were so many different kinds of schools doing commercial work it was impossible in the short time allowed to outline a course that would be suitable for each. In speaking of the business college, he said: "The successful school of to-day is the one that graduates its students in a reasonable time and requires no studies that are unnecessary." "Some (high school) teachers have very wisely given a part of the bookkeeping course and then taken up the shorthand, allowing the last year for a review of bookkeeping, advanced accounting and a review of shorthand." This paper was not discussed.

Mr. A. F. Gates, Waterloo, Iowa, gave "Some Suggestions for Class Work in Commercial Subjects." The speaker was thoroughly convinced of the superiority of the class method over the individual method with the majority of students. He explained in detail how in his school they teach bookkeeping for the most part by the class method, by giving out charts and requiring a certain amount to be done each day. He contended that an average student by this method will accomplish more than an unusually bright student who is left to work out the bookkeeping by himself. He call-

A. F. Gates, Waterloo, Ia.

Mrs. Josephine Turck Baker, Chicago.

W. S. Ashby, Bowling Green, Ky.

Snapshot of the Federationists at Louisville, Ky., holiday week. Only about one-third or one-half were present when photo was taken.

ed for volunteers and formed a class to illustrate his methods.

This paper brought forth a great deal of discussion as most of the teachers present did not believe in the class method for teaching bookkeeping. Some of those participating were Mr. Ashby, Mr. Robertson, Rev. Corley, Mr. Walks and Mr. Evans.

The Wednesday morning meeting was known as Institute Day and was considered by many of those present as the most profitable meeting of the convention. A list of twenty-five questions had been previously prepared and was placed in the hands of all those present. Mr. E. E. Gaylord, Beverly, Mass., presided and led the discussion. The questions were taken up as called for. The first question given by the chairman was "The exact language to use in giving instructions about ruling accounts." Mr. Gates was asked to give his method. He said he gave a good deal of drill but had no regular drills which each pupil must complete before continuing in the course. Mr. Gaylord on the other hand has ten required exercises in ruling which must be done in accordance with certain directions. He believes it a valuable exercise to teach students neatness and accuracy as well as ruling.

"The beginning of bookkeeping by the journal entry first, followed by posting to the ledger and subsequent closing, or by presenting the accounts first, with an attempt to teach classification concurrently, this being followed by the journal entry, and the subsequent posting, closing, etc," was a subject upon which those present were about equally divided. Mr. Drake, Mr. Robertson, Mr. L. E. Eichelberger, Jeffersonville, Ind., Mr. J. L. Templeton, Staunton, Va., Rev. Corley, Capt. W. H. Whigham, Chicago, Mr. Ashby, Dr. Rowe, Mr. Walks and others, took a lively interest in the discussion.

Mr. H. C. Cummins, Cedar Falls, Iowa, was called upon to answer the question, "Should the bookkeeping course begin with theory or practice?" He believed that as a certain amount of practice was involved from the start it was impossible to distinguish between them. Mr. J.A.Lyons said that the terms theory and practice were misnomers,that no one ever heard of such a thing as the theory of bookkeeping, but that as the term was ordinarily used he believed in presenting the theory first.

"Should every entry be checked by the teacher before the pupil posts?" was the question put to Mr. Walks. Mr. Walks said that as far as possible he thought this should be avoided as it had a tendency to make the student depend upon the teacher.

Dr. Rowe was asked "Whether our bookkeeping course should be perfectly general or whether at any point in it we should take up the careful and intimate study of some particular line of business and reproduce this faithfully." He considered that as the modern business includes such a mass of detail in most cases, it is more practical to teach a general course, giving more time to what he called accountancy. He defined accountancy as nothing more than the simplest form of the fundamentals of bookkeeping. Mr. Walks said he had used both methods and could not see any difference so far as results were concerned.

In discussing "Methods in teaching rapid calculation," Mr. Drake, Mr. Robertson and Mr. Walks described in detail their methods showing blanks, etc., which they used. All agreed, however, that this was a very important subject and should receive plenty of attention. Mr. Robertson and Mr. Walks finally got into a complicated discussion of short cuts in rapid calculation and check systems. Members left one by one until the meeting had adjourned itself.

J. W. Baker,
Knoxville, Tenn.

The Thursday afternoon session was opened by a paper by Mr. M. S. Cole, Marion, Ind., on "Practical Business Training." He said in part: "In shaping our business curriculum it should be as well rounded as possible in order to prepare those for life who may not have had opportunities to acquire the fundamentals of English in the Public Schools." To accomplish this there should be a strong English department, training in letter writing, practical commercial arithmetic work, a typewriting class, penmanship and rapid calculation drill, together with spelling. The bookkeeping work should be so arranged as to combine theory and practice in a manner best suited to make a permanent impression on the student's mind.

Owing to the absence of Mr. C. C. Marshall, Cedar Rapids, Iowa, who was to have spoken on "The Educative Problem and its Solution" Mr. S. H. Goodyear, also Cedar Rapids, Iowa, talked in his stead. Mr. Goodyear called attention to the modern business tendency to concentration and saving of waste and showed how this principle applied to education had brought out technical and commercial training. In referring to the fact that so many high schools are now adopting commercial courses and the effect of this upon the business college he said: "Suppose every high school in the country should put in a commercial department. In my judgment it would be to the advantage of the commercial school. It would help popularize commercial training." Speaking of the average high school commercial course, "The student's appetite is simply whetted for commercial work. If the business college will really come up to its opportunity at this time and strengthen its course so that it may be recognized as a school of technical training the high school will not hurt it in the least; it will simply be a splendid feeder."

Mr. C. P. Zaner, Columbus, Ohio, read a most excellent paper "The Drift of Commercial Teaching as Concerns the Public and Private Schools." At the conclusion of this paper Mr. Gaylord moved that Mr. Zaner be given a rising vote of thanks for his charming, epigrammatic and helpful paper which was accordingly done.

"Bookkeeping of the Future" was discussed by Mr. D. W. Springer, Ann Arbor, Michigan. Mr. Springer said that with bookkeeping as with ladies' millinery there were styles and if you would only keep one kind long enough it would be sure to come into style again. However he thought that the bookkeeping of the immediate future was likely to be what might be called mechanical bookkeeping. He said that in a new high school whose course he was assisting in arranging as much time was to be given hour for hour to the teaching of typewriting and adding machines as to technical bookkeeping.

The election of officers resulted as follows: President, C. A. Robertson, Chicago, Ill.; Vice-President, G. H. Walks, Evansville, Ind.; Secretary Miss Ina D. Jacob, Waterloo, Iowa.; Executive Committee member, A. F. Gates, Waterloo, Iowa.

As there was still some time left before it was necessary to adjourn some of the questions from the previous day which had not been discussed were brought up. "How to excite the student's interest in bookkeeping?" seemed to find the teachers divided. Mr. Templeton said that his trouble was to keep his students from giving too much time to bookkeeping while Mr. Robertson thought it was necessary to keep after students to get the work properly done. Mr. H. O. Keesling, New Albany, Ind., agreed with Mr. Templeton, and explained how by means of competitive tests he arouses great interest in bookkeeping.

Mr. W. S. Fuqua, Staunton, Va., requested that "The question of closing the books before taking off a statement or making the statement first and then closing the books" should be discussed. This led into considerable technical discussion as to different methods of making statements and taking off trial balances but those who took part in the discussion seemed about equally divided as to which should be done first. Mr. C. E. Baldwin, Columbia, Mo., Mr. W. A. Moulder, Cleveland, Ohio, and Dr. Rowe spoke to this question.

Report of the NATIONAL SHORTHAND TEACHERS' ASSOCIATION Louisville, Ky.

BY F. E. HAYMOND, EVANSVILLE, IND.

On the afternoon of December 28, 1909, the fourteenth annual meeting of the National Shorthand Teachers' Association was called to order in the Galt House by F. M. VanAntwerp, of Louisville. With a few well chosen words he cordially welcomed the teachers.

Mr. W. D. M. Simmons, president, then formally opened the session. In the president's address short courses and the practice of writing text-books for same were condemned. The address was forceful and suggested that teachers develop more "ginger" and manifest it in their work.

The secretary's report showed the work of the association to be in prosperous condition, and that much effort had been put forth during the year in the solicitation of membership.

The prepared program was taken up. "Today's Conditions in Shorthand; Training Students to Meet Them," Mrs. E. M. Platt, St. Joseph, Mo. The opportunities of today; the best reporters of today are young ones; business men are demanding more competent stenographers; the establishment of entrance examinations; individual attention to members in mixed classes; dictation as soon as the principles are mastered; and courses are not thorough enough to make shorter, were some of the points brought out.

"A Practical Method of Teaching the Principles of Shorthand by Phonograph," F. E. Granger, Aberdeen, S. D. Mr. Granger thinks phonographs will increase the demand for expert stenographers and more accurate and faster typewriting. He also thinks it develops closer attention in class work. His plan is to use the telephone system and have the receivers in the typewriting room. Wires can be run so that the receivers can be placed to the ear and the student's immediately begin their work.

The discussions showed a tendency toward longer courses and greater proficiency.

SECOND DAY SESSION.

"Matter and Methods for Beginning Dictation," M. M. Lain. Training in "hearing straight"—"give a sentence to a student and have him repeat it to the next, and so on around the class. Have the last one dictate the sentence to the class and note the result." "Publishers should not market text-books that have not been edited by an authority on English."

"Shorthand and Its Affinity." Miss Mary S. Horner, Waterloo, Iowa. "The affinity is Miss English. Use correct English in correcting faulty dictation. Never use an incorrect form." For dictation she advises the occasional use of Talmage's sermons or a chapter from Holy Writ. Personal letters descriptive of trips also make good dictation matter. In the discussion Mrs. Platt suggested that each one should have some form of danger signal to write in the left margin if there seems to be an error in the notes that are being written.

F. E. Haymond, Sec., 1909, Pres., 1910, Evansville, Ind.

Mrs. E. M. Platt, Vice Pres., 1910, St. Joseph, Mo.

F. E. Granger, Aberdeen, S. D.

"How to Develop Intelligence and Common Sense with Dictation and Transcript Work," Frank H. Arnold, Crawfordsville, Ind. Mr. Arnold's paper was terse and forceful. "We as shorthand teachers dream dreams and see visions. We see John Jones of today as stenographer, tomorrow as business manager. Why not give Student Jones matter and training that will help Manager Jones?" He emphasized "straight hearing" and good order on the part of the student, and close attention when notes are being read. "We take it for granted many times that the average student knows many things that he does not know." "Teaching carefulness in hearing and making good transcripts is teaching business common sense and intelligence."

Discussion: Good dictation matter can be selected from mail received in the office. The first two weeks a student is in a position he should "saw wood and say nothing." If possible take carbon copies or notes for home study.

Mr. Hagar: Dictate matter in the morning. Just before dismissal in the afternoon write on the blackboard the number of articles or letters you desire to look over. The student must have all of his work transcribed in order to be prepared.

Mr. White: Do not allow students to think small words are *little* things, such as *the, a, an, and.*

Further discussion, and a demonstration in teaching touch typewriting ended the day's session. Mr. E. E. Gardner, of Lansing, Mich., conducted the demonstration.

THIRD DAY SESSON.

"Why Some Stenographers Fail to Get and Retain Positions," Miss Alice M. Owen, Kansas, City, Mo. Many stenographers cannot transcribe accurately; think it all right to substitute; some can spell but many cannot; more positions lost because of poor spelling than any other one reason. Miss Owen emphasized proper dress, punctuality, and carefulness in speech—"Do not tell anything at the office about yourself, and do not tell anything about the office outside of it." "Stenographers should be able to lay claim to the "Three A's"—ability, application, adaptability." A vote of thanks was tendered Miss Owen for this excellent paper.

"Some Ways in Which the Shorthand Graduate May Be Made More Efficient," Miss Mae Lewis, Shelbyville, Ill. Miss Lewis does not approve of short courses or the idea that a student shall get a little knowledge and then a position and finish his education in the office—thus injuring the school and profession. She teaches spelling by daily study, and review on Friday. Misspelled words must be looked up in the dictionary, properly pronounced and defined and the student must be able to use such words in sentences if called for. Spelling books are collected and graded; monthly reviews are held and an average of 90% required.

"Grading typewriting papers:" 1% is deducted for errors except erasures and strikeovers for which she deducts 2 and 3%.

For graduation in shorthand and typewriting Miss Lewis requires 1.0 words per minute for 15 minutes, the same to be transcribed in 50 minutes.

Discussion: Mr. Hagar stated that he collected a list of 500 words and dictated them 100 a day for one week; second week he gave misspelled words; near the end of the third week he gave a test and the average grade was 98 1-2. He believes in repetition work in spelling as well as in shorthand and typewriting.

Waterloo Business College uses Civil Service matter and marks according to Civil Service rules.

Mr. Ross gives tests for five days in the week, dictates at the rate of 100 words per miute, enough matter to be transcribed in two hours at 20 words per minute.

"Earning While Learning in Model Office," Arthur C. Minter, Atlanta, Ga. Some important points were: Schools should be conducted as nearly like a business office as possible; employ a teacher that is competent; give her leeway and let her "make good or hike." In his department he has an addressograph, multigraph, rotary neostyle, Burrough's adding machine, etc., and the students get the money for the work. Their charges are: filling in addresses, $2.50 per thousand; multigraph letters, $2.50 per thousand; addressing envelopes, $2.00 per thousand.

"Touch Typewriting Correctly Taught is Practical." George E. Dougherty, Topeka, Kans. Mr. Dougherty requires that the keyboard be memorized before the student goes to the machine. No discussion.

Reports: The committee appointed in Pittsburg in 1907 to consider the scientific arrangement of the typewriter keyboard, W. D. M. Simmons, chairman, R. E. Tulloss, vice-chairman. Mr. Tulloss submitted report showing that a great deal of time and systematic, scientific study had been given to the subject. He suggested some minor changes to be made and tried out by the teachers during 1910. A vote of thanks was given the committee for its thorough report. It was also decided that the committee should be retained in service another year.

Miss Hunnicutt moved that a copy of the report of the keyboard committee be sent to the typewriter companies.

Amendment by Mr. Howard to the effect that the Oliver Typewriter Company be requested to make a little specified change in the shift keys. Motion carried.

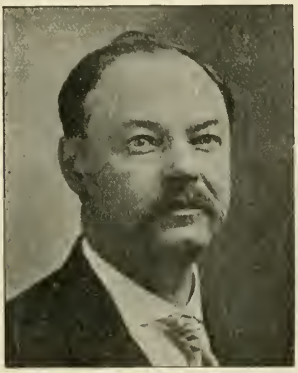
Election of officers for 1909-10, President, F. E. Haymond, Evansville, Ind.; vice-president, Mrs. E. M. Platt, St. Joseph, Mo.; secretary, J. Walter Ross, Wheeling, W. Va.

Frank H. Arnold,
Crawfordsville, Ind.

Arthur C. Minter,
Atlanta, Ga.

Miss Mae Lewis,
Shelbyville, Ill.

Jno. R. Gregg,
New York.



Geo. E. Dougherty,
Topeka, Kans.

Jerome B. Howard,
Cincinnati.

ADDRESS OF FRANK E. LAKEY, PRESIDENT HIGH SCHOOL SECTION, DEC. 28, '09 LOUISVILLE, KY.

LADIES AND GENTLEMEN:

I cannot hope to equal the very able and useful address of my predecessor, Mr. G. P. Eckles, of a year ago so I ask your attention to a talk on Hindrances in High School Work. The charts used are from the recent book by L. P. Ayres, "Laggards in our Schools. Studies in retardation and elimination in our Public Schools. Russel Sage Foundation Publication." This paper is a synopsis of that book.

Since the commercial course in the high schools of the country is the last to be included in the curriculum and since it has not had time to show its full possibilities or to be credited by the powers that be at its real worth, it is very apt to receive too many laggards and too many of late development. The commercial course is coming rapidly into its own, its schedule of studies, its corps of teachers, its output are comparing most favorably with other courses. But like mathematics and science and English it has had to fight its way and to prove its equality with other courses.

I hope to show briefly some of the causes that affect us and all high school teachers so that our output is lowered and our efficiency decreased. At the outset permit me to say that the exhaustive and scientific study conducted by Dr. Ayres and his associates in New York and other cities is thus summed up by him:

(1) Regularity of attendance and faithfulness are major elements of success.

(2) The most important causes of retardation of school children can be removed.

(3) Some cities are already accomplishing results by measures that can be adopted by all.

(4) Relatively few children are so defective as to prevent success in school or in life.

While the book referred and the charts cover the entire school period from the primary to high school graduation, they are in the end high school problems for we must begin where the grammar schools end and we must take what comes to us. If then the lower schools are made more efficient, if brighter pupils enter high schools our own work will be more efficient.

Examination of the records of many cities show that about $\frac{1}{3}$ of all pupils are retarded. This means the problem of 6,000,000 children. In most American cities all pupils complete the fifth grade, $\frac{1}{2}$ the eighth grade add $\frac{1}{10}$ the high school. Slow progress is the great factor. Our present courses of study are fitted not to the average child but to the unusually bright. Repetition of grades wastes $27,000,000 in cities alone. For very many children the amount of schooling is that acquired at the legal age of 14. Chart 1 shows the very rapid decline in attendance after the age of 15 is passed. The wise rule would be to make the completion of the eighth grade the legal time for leaving school, unless an advanced age, say 16, has been reached. This would tone up the schools wonderfully and give our commercial course fewer left overs and more bright pupils.

W. A. Hadley, Chairman Ex. Comm., 1909,
Chicago.

S. A. Moran,
Ann Arbor, Mich.

W. H. Shoemaker, Sec., 1909,
Chicago.

J. D. Brunner,
Indianapolis.

Chart 2 compiled from report of the Commissioner of Education, 1907, shows how few reach the upper grades and the high school. These vary greatly. North Carolina has only 14% reach the eighth grade, Tennessee, 7½% and Utah 43%.

Chart 3 covers the factors of population, (deaths, increase of population) and elimination. Note this table:

Pupils in school at 12 years, 100.
Pupils in school at 13 years, 90% 10% less.
Pupils in school at 14 years, 60%, 40% less.
Pupils in school at 15 years, 30%, 70% less.
Pupils in school at 16 years, 15%, 85% less.

This table is based on reports in 58 cities.

Chart 4 shows that the prevalent idea that the retardation of some pupils is balanced by the rapid progress of other pupils is not true. The chart shows that the loss is 12 times the gain. In New York City in the case of 9489 pupils:

Ahead, 5% reached grade sin 86% of normal time.

On Time, 55% reached grades in 100% of normal time.

J. A. Lyons,
Chicago.

Behind, 40% reached grades in 128% of normal time.

This means to increase the burden on the lower grades, already handicapped by non-English speaking pupils. As this early period of school life is the habit-forming age we get the results in high schools in poorly trained pupils. Hence to reduce the retardation of 1-6 of all pupils, means increased efficiency all along the line.

The chief factors in retardation in the grades and in high school are: Late entrance, irregular attendance, physical defects, lack of success (in high schools especially), Nationality factor. Chart 5 shows how large a part of entire population is foreign, also that the problem is chiefly that of the North, Central and Western states.

Illiteracy chart 6 shows the United States has 107 illiterates per 10000 while

H. O. Keesling,
New Albany, Ind.

Germany, Norway, Sweden and Denmark have 2 per 10000. There are more illiterates among native whites of native parentage than among the whites of foreign.

The school attendance of the latter is better also. Chart 8 covers 20000 cases and shows the retardation by nationality as follows.

Germans 16%; Americans 19%; Mexico 10%; Russian 23%; English 34%; Irish 29%; Italian 36%.

Apparently the Germans have the best ability in school and the Italians the poorest. Chart 8 shows that the proportion of foreigners steadily diminishes as the grades increase. Haverhill, Mass., has 30% in 1st grade and 3% in graduating class of high school.

New Britain, has 60% 1st grade and 18% in graduating class in high school.

Physical defects, especially of the teeth, eyes and tonsils were found in 80% of 20,000 N. Y., children examined. I have found in high schools that pupils with defective eyes or ears are usually low in scholarship.

Irregular attendance is very difficult to classify owing to poor records. Springfield, Ohio, Syracuse and New

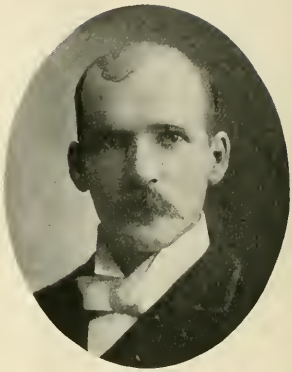
P. S. Spangler,
Pittsburg.

J. F. Fish, Chicago.

J. G. Dunsmore,
Staunton, Va.

Sherwin Cody,
Chicago.

J. E. Boothe,
Chesapeake, O.



Jas. S. Curry,
Cleveland.

Orleans show a close connection between irregular attendance, few promotions retardation and elimination. Chart 9 shows the great uniformity in promotions in the grammar grades and the drop for the first two years of high school. Chart 10 illustrates the astonishing rapidity with which the bad effects of low percentage of promotion, increase with each successive decrease of the percentage promoted.

SEX FACTOR

For each 100 girls attending high school, only 79 boys are enrolled, boys show 13% more of retardation and repeating than girls, while 17% more girls graduate than boys. This means that our schools are better fitted for girls than boys.

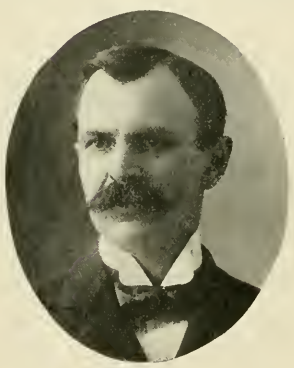
REMEDIES

What are some of the remedies?

1. Compulsory attendance to finish eight grades. This is not true in 30 out of 39 states. Milwaukee has 4000 not attending schools and three officers to look for them.

2. Flexible grading (½ year promotions) Batavia system, etc.

3. Special classes for foreigners where necessary.



W. H. Whigam,
Chicago.

4. Transfers. New York City has 32 spaces for new addresses on school card in eight years.

5. Promotion. The idea should be to promote the largest percentage possible, not the smallest.

6. Better records. No printed report shows a. what percentage of those who enter the first grade finish the grammar grades. b. At what point the dropping out occurs. c. Why pupils drop out. In business corporations it pays to spend money to know the facts of business.

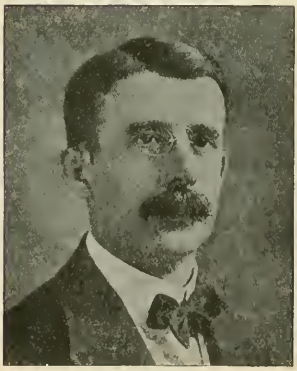
City schools are not fitted to the average child. 2. Are better fitted to girls than boys.

Chart 11 shows the best periods for work are between 10 and 11 A. M. and 10 and 11 P. M. and the poorest between 3 and 4 P. M. and 3 and 4 A. M.

The psychological effect of retardation is serious. Some fail repeatedly. They are trained in failure. Such children are always it in grades. Yet success is necessary in every human being. Habits of success must supersede the present habits of failure.

If this review of a very recent and practical book did not contain so much meat, I would feel I owed an apology for making it take the place of the usual president's address.

A. E. Elliott,
Cincinnati.



J. M. Lingle,
Philadelphia.

R. Scott Miner,
Chicago.

Commercial Law

MRS. LAURA C. NISWANDER,

Central Normal College, Danville, Ind.

CONTRACTS.

Consideration is the material cause which moves a party to enter into a contract. As the term is used in law it means a valuable consideration; that is something having a value in the eyes of the law. It need not necessarily mean the payment of money; it may be some right, interest, profit, or benefit acruing to one party or it may be some loss, detriment, forbearance, or responsibility undertaken by the other, provided always that the benefit conferred or the loss suffered has a value in the eyes of the law.

If one person does some work for another under an express or implied promise to pay for the same; or if a person gives up his right to sue because of the latter's promise to pay money or do some act in settlement of same there is in either case a benefit to the promisor or a detriment to the promisee. Nor does the fact that the benefit conferred or the loss suffered is slight make it any the less valuable. The courts, as a rule, will not inquire whether the consideration is adequate. It will be enough that it is real.

There may be even a consideration when no benefit accrues to the promisor. It is enough if something has been done, suffered, or undertaken by the promisee which he was not otherwise bound to do in return for the promise. For instance a person promised to pay a certain amount of a church indebtedness provided the church would raise the rest, which it did. The courts held that a note given in fulfillment was based upon a sufficient consideration.

There is a difference between motive and consideration. Consideration has some value in the eyes of the law. While the consideration for a promise may be the motive for giving it there may be other motives which will not be recognized by the law. A person may give a promise because he is grateful for some past favor, a sense of moral obligation, or affection. Any of these thing may move a man to give his promise but the law does not regard these feelings as consideration for the promises they prompt.

Consideration is the universal requisite of all contracts not under seal. Negotiable bills of exchange and promissory notes are an apparent though not a real exception to this rule. While the consideration is essential it is presumed to exist and need not be proven by the plaintiff. The burden of proving that no consideration really existed must fall upon the party disputing the validity of the instrument and if he succeeds in showing that no consideration was given, between himself and the party suing, then the promise fails as in the case of any simple contract. However, want of consideration cannot be shown as against a bona fide purchaser for value before maturity and without notice.

Under the common law consideration was not necessary to the validity of a contract under seal, the form alone giving it its validity. Many of the states have by statute abolished the distinction between sealed contracts and unsealed ones; consequently in states which have no sealed contracts this rule has no application.

As mentioned before the benefits conferred and the detriment suffered need not be equal to the responsibility assumed by the promisor. So long as the person gets what he bargained for and it has a value in the eyes of the law the court will not ask whether it is in proportion to his act or promise given in return. Justice Story in speaking of a guaranty of another's debt made in consideration of one dollar, said: "A valuable consideration, however small or nominal, if given or stipulated for in good faith, is, in the absence of fraud, sufficient to support an action on any parole contract. A stipulation in consideration of one dollar is just as effectual and valuable a consideration as a larger sum stipulated for or paid."

This doctrine that courts will not inquire into the adequacy of a consideration is based upon their inability to determine just what value the parties may have attached to the thing given or promised and it does not apply to the exchange of things the value of which is exactly and conclusively fixed by law.

In an Indiana case a defendant had promised to pay the plaintiff and others six hundred dollars in consideration of a promise by them to give him one cent The court held the consideration to be inadequate. The doctrine does not apply to the exchange of sums of money whose values are exactly fixed, but to the exchange of something of indeterminate value. Had the one cent mentioned been a family piece or an ancient or remarkable coin, possessing some indeterminate value different from its simple money value then a differeot view might have been taken.

Sometimes in courts of equity the adequacy will be considered. This is the exercise of their peculiar powers to compel specific performance, correct a mistake, reform a contract, etc. Nor will a mere inadequate consideration be considered but the best doctrine holds that it must be such gross inadequacy as to shock the conscience, and amount almost to a fraud.

There is another kind of consideration known as "good consideration" and is defined as the mutual love and affection which exists between near relatives. It will bind executed contracts except as against creditors and bona fide purchasers but it is no consideration for a promise. A moral obligation alone will not support a promise. Some people may say that a man is in honor bound to pay his gambling debts but since the law declares wagers to be void a promise to pay such would be void for want of a consideration.

A consideration may be executed or executory, but it cannot be past, except where the past consideration was given at the request of the promisor. Some courts have held that although the consideration was rendered without request, when it moved directly from the promisee to the promisor and went to his benefit, the subsequent promise is binding; but although it were rendered at the promisor's request if it was understood by both parties to be gratuitous, then the subsequent promise to pay for it is not supported by a consideration.

Another possible exception is where one person has done voluntarily what another person is legally bound to do and the latter afterward promises to pay him for it.

The third and most important exception to the rule, and one about which there is no doubt, is where one person revives, by a new promise, an agreement by which he has benefitted, and which is not void but voidable or unenforceable against him by lapse of time, change of laws, incapacity to contract being removed and by technical rules of law, meant for his advantage, but giving him the privilege to waive them. For example, a debt barred by the statute of limitations may be revived by a new promise to pay it. An infant, on reaching his majority may promise to pay debts, which, without his consent, cannot be enforced against him. Or bills void for usury, may be renewed after the usury laws have been repealed.

If unknown to the parties the consideration did not really exist at the time of making the contract so that there was no consideration, then is the promise void. A partial failure, if the contract is divisible, will still sustain the contract. Failure of consideration is in effect want of consideration. In states having contracts under seal failure of consideration cannot be pleaded on these contracts nor as a defense to a negotiable instrument in the hands of a purchaser for value.

A. N. Symmes,
Louisville.

P. W. Clark,
Louisville.

L. C. Spencer,
New Orleans.

METHODS OF TEACHING

RAPID CALCULATION

C. E. BIRCH,

Department of Commerce, Atchison County High School,

EFFINGHAM KANSAS.

At least one lesson a week should be a review lesson. This should be oral at times and occasionally written. Addition should receive much attention in these reviews, in fact every lesson can have something of addition in it, thus constantly reviewing this subject. It may be asked why such stress should be placed upon addition. It is claimed that ninety per cent of a bookkeeper's work with figures is addition, hence it would not be inappropriate to devote even more attention than we do were it not for the fact that it becomes rather monotonous, although we may dress it up in new forms, as a good housewife will some of her products.

The statement is often made, but not by business men, I believe, that it is no longer necessary to spend much time on the mechanics of arithmetic, that the adding and computing machines have rendered such work unnecessary. How many of you teachers have adding machines? How many of your business acquaintances have? I might almost ask how many of us have the price of one, but I will refrain. Considering the thousands of small businesses that are not using adding machines, I think it will be necessary to train the mind to do these things a little while longer. I have yet to see a cattle buyer going through the country with his adding machine, or a man on the floor of an exchange who carries a machine to do the quick thinking that he finds necessary. No, we can't dispense with brains altogether. It's all right to take advantage of inventions to relieve drudgery, but we are "up against" mental addition, multiplication, etc., for some time yet probably.

I have heard of a banker in whose bank something like twenty adding machines are in daily use, who complains that the young fellows in his bank are unable to handle addition or interest calculations rapidly. He says they depend too much upon the mechanical means at hand and often waste time in waiting to use a machine, when a few seconds should have sufficed to do the work in "the good old-fashioned way."

Next to addition our students need to be thoroughly drilled, almost daily, in multiplication and billing. The longer I teach arithmetic and rapid calculation, the more I am convinced that we should give more attention to the subject of billing, and especially billing that involves the use of fractions. Students should also be drilled in such mental multiplications as the following.

27 x 2	23 x 3	24 x 3
42 x 3	27 x 3	18 x 4
14 x 7	18 x 5	19 x 4
26 x 3	24 x 4	33 x 3
17 x 5	19 x 3	16 x 6
23 x 4	48 x 3	36 x 4

The above list can and should be indefinitely extended. Then reverse the operation and ask your students to give the quotients of such as these:

3)87	4)96	5)90	8)120
7)105	4)76	7)91	3)78
4)44	5)85	7)98	6)108
6)84	8)144	9)144	3)81

I presume every teacher is familiar with and uses the following form of mental work: Multiply 6 by 16; add 4; divide by 2; add 12½; divide by 5; multiply by 2; Answer! This is a good exercise to spend five minutes on occasionally and can be made to create a good deal of enthusiasm and interest. Begin slowly enough for the dullest to follow you, then increase your speed so as to test the capacity of the brightest student.

ADDITION OF FRACTIONS.

I do not believe students who are unfamiliar with the principles involved in solving ordinary problems in fractions should be taught short cuts. This applies as well to any other subject. There should first be a good groundwork to build upon. However, assuming that your students have been taught addition of fractions by ordinary methods we may now introduce the following method:

1. Add $\frac{3}{7}$ and $\frac{4}{9}$

Multiply one numerator by the opposite denominator;

Multiply the other numerator by the opposite denominator;

Add these products; set them down as the numerator of the answer;

Multiply the denominators together and set down as the denominator of our answer.

Reduce to a whole or mixed number or to lowest terms.

All the above can be done in less time than it takes to tell it.

Below is given the work complete:

9 x 3 equals 27
4 x 7 equals 28
27 plus 28 equals 55, Numerator
7 x 9 equals 63, Denominator
55-63 answer.

2. Let us take three fractions for addition:

Add: $\frac{3}{8}$, $\frac{5}{7}$, $\frac{7}{9}$,

Add the first two fractions in the manner shown above;

Add this sum and 7-9 together similarly.

Solution: 3 x 7 equals 21
8 x 5 equals 40
21 plus 40 equals 61
8 x 7 equals 56
61-56 equals sum of first two; the problem now becomes:

$\frac{61}{56}$ plus $\frac{7}{9}$

Proceed as before:
61 x 9 equals 549
56 x 7 equals 392
549 plus 392 equals 941
56 x 9 equals 504
941-504, or 1 437-504, Answer.

A little practice by this method will demonstrate that it is slightly faster than ordinary methods of adding two or three fractions.

SUBTRACTION OF FRACTIONS

Apply the same method, except that the smaller of the first two products obtained is subtracted from the larger in order to obtain the new numerator.—Example:

From $\frac{5}{11}$ subtract $\frac{3}{13}$

5 x 13 equals 65
3 x 11 equals 33
65 minus 33 equals 32
11 x 13 equals 143
32-143, Answer.

MULTIPLICATION OF FRACTIONS

Students usually have little difficulty with multiplication of simple fractions. Teach the use of aliquot parts in such problems as the following:

1. 312 x 16 ⅔
2. 435 ⅔ x 12 ½
3. 481 ¼ x 8 ⅓
4. 112 ½ x 33 ⅓
5. 187 ¾ x .25

In (1), add two ciphers and divide by 6.
In (2), add 66⅔ (⅔ of 100) and divide by 8.
In (3), add 25 and divide by 12.
In (4), add 50 and divide by 3.

In (5), observe that the multiplier has two decimal places and when the two ciphers (or in this case 75) are added, that a decimal point should be placed before them.

Cancellation problems similar to the one given below have considerable value in teaching the relationship existing between different aliquot parts.

$$\frac{3\frac{1}{3} \times 8\frac{1}{3} \times 12\frac{1}{2} \times 33\frac{1}{3} \times 83\frac{1}{3}}{10 \times 16\frac{2}{3} \times 166\frac{2}{3} \times 50 \times 100}$$

Since division of fractions is but another form of multiplication, no special work pertaining to division is given.

NEWS NOTES AND NOTICES

In conformity to what seems to have become an annual custom, the students of Elliott's Business College, Burlington, Ia., presented Mr. C. J. Potter, teacher of penmanship, a beautiful Christmas present this year in the form of a golden oak buffet, thereby expressing their appreciation of his services.

Persons interested in Isaac Pitman Shorthand will be glad to learn that the Teachers College of Columbia University, New York City, is offering special instruction along the line of qualifying persons as teachers to meet the constantly increasing demand from high schools. A normal course is being offered to those who wish to qualify as teachers. For further information address Prof. F. R. Beygrau, Teachers College, Columbia University, New York City.

Mr. M. C. Leipholz, formerly of the Ferris Institute, Big Rapids, Mich., is a new teacher in Strayer's Business College, Baltimore, Md.

B. H. Treybig has succeeded Dudley Glass as penman and teacher in the Tyler Commercial College, Tyler, Texas. Mr. Treybig has been a student in the Zanerian College for some time past and is a young man who undoubtedly has in him the elements of success. We therefore expect much of him in his new position. Mr. Glass goes to Hillsboro, Texas.

At a recent speed exhibition before the students of the Merchants and Bankers' Schools of New York. Miss Rose L. Fritz, the World's Champion Typist, wrote 170 words in Isaac Pitman shorthand in one minute and transcribed the same on the Underwood Typewriter in one minute and twelve seconds. She also wrote 143 words on the typewriter in one minute copying from new matter.

W. J. Kibby, recently of McKeesport, Pa., is a new teacher in the Hebrew Technical High School for Girls, New York City.

Mr. W. D. Sears, of Pensacola, Fla., has recently accepted a position as commercial teacher in Massey Business College, Birmingham, Ala.

Bridgeport, Conn., has a new supervisor of penmanship in George K. Post, recently of South Norwalk, Conn.

J. W. Creig, of Johnstown, N. Y., is a recent addition to the staff of the High School of Commerce, Cleveland, Ohio.

John Anker, formerly in charge of the commercial department of Elkhorn College, Elkhorn, Iowa, is beginning the new year as commercial teacher in the Nebraska School of Business Lincoln, Neb.

The students in attendance at the Bartlett Commercial College, Cincinnati, Ohio, when it assigned in Dec., were transferred by T. W. Bookmeyer to the Campbell Commercial School of that city, where most of the faculty were also employed. Mr. E. A. Dieterich, the penman in the Campbell school, reports a large attendance and a favorable outlook.

Mr. F. G. Nichols, of the Commercial Departments of the Rochester, N. Y., High Schools, has been selected as the head of the Department of Commercial Instruction of the State of New York. This means new life and practical progress in that work in the Empire state. The honor came to him without solicitation and is therefore doubly creditable to all parties concerned.

ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

REVENUE STATEMENTS.

The Trading Account is an important feature which is not generally taken up in our school text books, and I find that many teachers know very little about it. When I decided to make this the subject of an article, I looked over all the dozen text books in my library, and not one mentioned the Trading Account as such. I will not assert that no text takes this up, but the texts in my possession do not.

Accountants place great faith in this account, for by its use, comparative periodical statements can be made, the results tabulated, costs scrutinized, and reduced where possible. It is not difficult to understand or to teach from a practical set. Generally it is in the form of a separate statement, but may be a ledger account, and can be conveniently made out on specially ruled paper, having a sufficient number of columns to allow several statements to be made on the same sheet, with only one set of headings, something after the form of a continuous trial-balance ruling.

The Trading Account shows the expenditures made in manufacturing or obtaining goods, and getting the same into salable condition. To this is credited the net sales for the period and the balance is the gross profit or loss arising from the particular line under investigation.

To quote from Dicksee, the eminent English authority, the object of the Trading Account is to show as follows:

"First: The amount of business done in each of the various branches in which business is carried on.

"Second: The amount of expenditures in each of the branches necessary for the carrying on of that business.

"Third: The amount of surplus, or profit, or loss, as the case may be, which arises from the carrying on of that particular business."

Further than this, the object of the accountant in making the Trading Statement is that he may make comparisons of corresponding items for various periods, and from such comparisons find what costs have been reduced or increased, and the reasons for such changes can be followed out.

Illustration No. 1.

Inventory, Jan. 1, '09		$12400	Sales for year	$71000	
Purchases for year, 1909	$39460		Less Returns, etc	2000	
Less Returns	2360				
		37100	Net Sales		$69000
Incoming Freight		1600			
Labor		10200			
Factory Expense		500			
Gross Cost		61800			
Less Inv't Dec. 31, 1909		11900			
Net Cost (Turnover)		49900			
Gross Profit (carried to P. & L.)		19100			
		69000			$69000

Instead of deducting the last inventory from the debit side it may be added to the credit, but when the former method is followed the Turnover or net cost is shown without a further statement. In the foregoing statement it will be seen that Labor constitutes ($10,200 ÷ $49,900) or 20.4 per cent, and Factory Expense, 1 per cent of the cost of the product. The same method can be followed with all of the items of cost of production which would be included in a complete statement. The Gross Profit will be ($19,100 : 49,900) or 38.27 per cent of the net cost.

PROFIT AND LOSS STATEMENT.

This Gross Profit is transferred to the credit side of the Profit and Loss statement into which come all of the other general profit and loss balances, and this statement might appear as follows:

Illustration No. 2.

Rent		$ 1500	Gross profit from Trading Account		$19100
Officials and Salaries		4500	Trade Discount (off Purchases)		600
Office Expense		500	Interest on Bond	$10,000	500
Advertising		1000	Surplus Fund Acct.		
Insurance		300			
Selling Expense		2500			
Trade Discounts (off Sales)		1000			
Net Profit for year		8900			
		20200			20200

Accountants differ upon the items chargeable to Trading Account but the generally accepted theory is that all costs subject to change on account of increase or decrease of production should be included and that fixed charges such as rent, or taxes and interest if the property is owned by the concern, office and official salaries, selling expense, advertising, insurance and the like should be carried into the Profit and Loss account. A question which is still unsettled is the item of maintenance and repairs of machinery, but I believe that the majority favor the Profit and Lnss Account for these items. There can be no discussion as to the separate disposition of repairs to buildings.

From this statement the percentages of all costs and profits to the Turnover can be determined, and using these percentages as a basis, the comparative statements which can be made are of inestimable value to the business.

In this connection it is well to explain what is meant by Turnover. The general form of a statement which shows the Turnover will be:

To Inventory at beginning, add all purchases and costs; from the sum, deduct the inventory at closing; the difference being the Turnover or cost of production.

When the Turnover has been obtained, the percentages of the different items of cost can be readily figured for each period, comparisons made, and when notable, increase or decrease in costs investigated. The percentage of cost of production is an important feature to the business man. He is willing to stand for any increase of expenditure if he can see his production increase sufficiently to equalize or reduce the percentage of cost. Increased production should show decreased cost and if such is not the case, something must be radically wrong, and the accountant's duty is to locate the difficulty and suggest a remedy. The accompanying illustration will give a clear idea of the main points:

Note that there is included in the foregoing Profit and Loss Statement an item of interest on surplus fund bonds on the credit side. This is a matter that is attracting considerable attention among progressive business men, the reason being that any surplus funds, if not needed for working capital can be most safely invested in high grade bonds which, while they draw a fair rate of interest, are the best asset that a concern can have laid aside for emergencies. The fact that gilt-edge bonds can be readily converted into cash in the market makes them collateral security for bank loans, while they give a standing and a feeling of strength and security to the business possessing them. I have in mind a company which just before the panic of 1907 paid a large cash dividend and within three months, the officers found it almost impossible to raise money to carry on business, since which time the dividends have been reduced and part of the earnings invested in gilt edge securities so that when history repeats itself, they will be prepared.

While some stockholders may prefer the cash dividends, the majority say that the provision is a wise one and are satisfied with the increase in the book value of their stock.

This matter of Manufacturing, Trading, and Profit and Loss statements is very important, and one which should receive more attention from us as teachers, and while it is not expected that we will turn out expert accountants from our schools, the boys and girls should have a good idea of the approved forms for making up these statements, and a well grounded knowledge of the underlying principles so that when they are required to assist in making such reports, they at least have a general idea upon which they can build.

In the preceding paragraph I have mentioned the Manufacturing Account or Statement. This statement is the one which would be made first in a manufacturing business, and would show the net cost of manufacturing goods. This would be followed by a Trading Statement, and the Trading Statement by the Profit and Loss Statement, in making up the financial report of a manufacturing institution.

Some thought and study given to these forms will bring out points and facts in a new light and the old balance sheets may be taken up and worked out on these newer principles. Many of the text books have balance sheets and statements taken from different lines of manufacturing business, and if the reader will work out for himself the Trading and Profit and Loss Statements, following the foregoing principles, he will find that he will gain an excellent insight into modern accounting methods.

THE OKLAHOMA MEETING.

THE BUSINESS EDUATOR
Columbus, Ohio.

Gentlemen:

The Commercial Section of the Oklahoma State Teachers' Association met in Oklahoma City Thursday, December 30, 1909. After an interesting program, they were given a reception by the Oklahoma City teachers at the Association headquarters from 4:30 until 6:00 o'clock. The program was as follows:

Commercial Education vs. Literary Education—A. L. Peer, Tonkawa.

Some Elements That Contribute to a Thoroughly Desirable Teacher—G. B. Selvidge, Ardmore.

Tuition: How Much and How Collected—Jno. M. Hill, Oklahoma City.

Round Table: How I Teach Spelling Mrs. L. A. Mulloy, El Reno.

How to Obtain the Best Results in Shorthand—R. L. Davis, Oklahoma City.

History of Shorthand—C. V. Crumley, Enid.

How I Teach Penmanship—W. J. Rice, Enid; F. B. Kooch, Oklahoma City.

How May Shorthand Teachers Maintain Their Speed—H. F. Hobart.

My Method and Standard in Teaching Typewriting—Miss Vira E. Cass, Tonkawa.

Some Things Business Colleges Should Teach Besides Text Book Matter—J. E. George, Enid.

Round Table: Methods and Results in Teaching Rapid Calculation—O. P. Walters, Oklahoma City.

Round Table: How I Teach Bookkeeping—S. M. Smith, Tulsa; W. J. Murphey, Shawnee.

Speed Problem—Mrs. A. J. Crumley, Enid.

The Ideal Commercial Course in the High School—A. C. Duffy, Oklahoma City.

What We Need in School to Inspire Enthusiasm and Self-Confidence—W. F. Blanchet, Lawton.

Round Table: Best Methods of Teaching Arithmetic—A. J. Lemon, Sulphur.

Shorthand From an Educational Standpoint—C. S. McCreight, Oklahoma City.

Making Good—B. F. Brown, Alva.

Round Table: What I Want to Know R. C. McKiddy, Shawnee.

The following officers were elected for 1910: President, G. P. Selvidge, Ardmore, Oklahoma; Vice-President, J. E. George, Enid, Oklahoma; Secretary and Treasurer, O. P. Walters, Oklahoma City, Oklahoma. The President appointed an Executive Committee, consisting of Jno. M. Hill, Oklahoma City, C. V. Crumley, Enid, and Mrs. Era Ganong, Ada, Oklahoma.

The retiring officers of the Association are: President (resigned), S. Lindley Romine, Guthrie; Vice-President, Jno. M. Hill, Oklahoma City; Secretary and Treasurer, C. V. Crumley, Enid, Oklahoma.

Trusting you will be able to give this in THE BUSINESS EDUCATOR, I am

Very truly yours,

January 3rd, 1910. C. V. Crumley.

CATALOGS CIRCULARS

Holiday greetings, circulars, school advertising, etc., is hereby acknowledged from the following:—Peirce School, Philadelphia, Pa.; Port Huron, Mich., Business University; Bryant & Stratton Business College, Louisville, Ky.; Brandon-Stevens Institute, Staten Island, N. Y., F. W. Martin Co., Boston, Mass.; L. G. Burton; Mead, Wash.; F. A. Lynch, Boston, Mass; W. P. Steinhaeuser, Asbury Park, N. J.; Bristol City Business College, Bristol, Tenn.—Va.; Eastman—Gaines School, New York City, N. Y.; Miner's Business Academy, New York City, N. Y.; and the Parsons Business College, Parsons, Kans.

THE COMMERCIAL SECTION OF THE WASHINGTON EDUCATIONAL ASSOCIATION

Met in room 221 of the Tacoma High School, Wednesday, December 29th, at 1:30 p. m.

The attendance was the largest and the enthusiasm the greatest in the history of the Section. The meeting was called to order by President J. P. Wilson, of Wilson's Modern Business College, Seattle, who spoke for a short time upon the importance of increasing the interest and the enthusiasm in Commercial Work, as well as increasing the attendance at the Sectional Meetings. He also spoke of the growth of Commercial Instruction, from the time of its inauguration in the form of a few penmanship schools to its present magnitude. He said that there were 14,000 schools in the United States teaching commercial subjects, with an annual enrollment of over 650,000 pupils.

Following the address by Mr. Wilson, the following papers were read by their authors:

"Penmanship and the Pupil," Mr. J. O. Peterson, Supervisor of Penmanship, Tacoma Public Schools.

"The Teaching of Commercial Subjects in the High School," Mr. Stephen Dwan, Principal Commercial Department, Broadway High School, Seattle.

"The Business College and the Teacher," Mr. C. F. Beutel, President, Beutel Business College, Tacoma.

After the papers were read, a lively discussion developed over the subject of penmanship. All felt that an improvement in the methods of handling this subject in the public schools was necessary; some felt that the teachers in the public schools were to blame for the poor results obtained during the past, in handwriting; others that it was not so much the teachers, as it was the Educational System of the State Normal Schools, in not providing sufficient instruction and training in handwriting for their pupils. Every teacher present was a firm believer of Arm Movement Penmanship, and all felt that if the teachers of public schools could be taught this method properly, they would become interested in the subject, and the pupils would get the benefit with the result that the handwriting of the students of the public schools would be far above its present condition.

Mr. O. L. Miller, of the Seattle Business College offered the following resolution, and requested that a copy of same be sent to Presidents of each of the Normal Schools in the State of Washington as well as the State Superintendent of Public Instruction, and that they be urged to take action in the matter. The resolution was unanimously adopted.

IN THE MATTER OF TEACHING PENMANSHIP IN THE NORMAL SCHOOLS OF THE STATE OF WASHINGTON.

To the President and Board of Regents of the State Normal School of Ellensburg, Wash.

WHEREAS, the value of good handwriting is well recognized by the business public, and,

WHEREAS, the teaching of penmanship to the youth of our State is almost wholly under the instruction of teachers in the grade work of the public schools, and,

WHEREAS, the teaching of the grade work of the public schools is largely done by graduates of our State Normal Schools.

THEREFORE, we, teachers of business branches in the public and private schools of the State, in session December 29, 1909, in the Commercial Section of the Washington Educational Association, resolve and recommend as follows:

FIRST. That handwriting should be taught in the grades of the public schools of Washington; that the writing practice should be conducted in each room by the teacher in charge; that the character of the writing taught and required should be the same as the "Fore Arm" or Muscular Movement that has characterized the teaching of Penmanship in private business schools of America.

SECOND. That the Normal Schools of the State of Washington should secure the services of competent instructors in handwriting; that these instructors be of known and established ability; that handwriting should be required for at least two semesters, or one full year's work.

After the discussion of the papers, the question of increasing the interest in the Commercial Section, as mentioned by the President was then discussed. The officers for next year were urged to formulate a plan that would give those attending the association, more of an idea of the work that is carried on in the Commercial Schools and Commercial Departments of High Schools of the State, in the way of contests, class recitations, etc.

The idea of having a banquet was also discussed, the officers being urged to take action in the matter.

The following officers for next year were then elected: Mr. Miller, Lincoln High School, Seattle, Ptesident; Mr. Stephen Dwan, Broadway High School, Seattle, Secretary.

To Members and Friends of the M. V. C. T. A.:

While the memory of that splendid meeting at St. Joseph is fresh in our minds, let us begin to plan for Topeka, November 25-26, 1910. The following members constitute the executive committee and will have direct charge of the making of our next program: George E. Dougherty, Topeka, Kansas; L. H. Hausam, Hutchinson, Kansas; F. J. Kirker, Central High School, Kansas City, Mo. Send your suggestions and words of encouragement to either of the officials and they will be appreciated.

C. E. BIRCH, President.

SCHOOL AND PROFESSIONAL

Mr. D. D. Mueller, of the Mueller School of Business, Cincinnati, O., recently purchased at receiver's sale the Bartlett Commercial College, of that city. This means a fine, practically new, modern school equipment for the new school, and we wish for Mr. and Mrs. Mueller increased prosperity and continued good health. The school will continue under the name of the Mueller School, the name of Bartlett now being but a matter of history.

Mr. L. C. McCann, the genial, hustling proprietor of McCann's Business Colleges, Mahanoy City and Reading, Pa., recently paid a visit to the office of THE BUSINESS EDUCATOR. Mr. McCann owns a fine farm in Ohio, on which he spends some time each year. While on the farm this year he wrote us about some of the stunts he had done, one of which was to catch a 'possum in a hollow log, after which he had a great feast. While in our office he related the whole story, which was both exhilarating and appetizing. If any of our readers see Mr. McCann don't fail to ask him about the 'possum and the feast. Mr. McCann is certainly doing a great work in the commercial school field, having built up a high grade, flourishing institution at Mahanoy City and is now doing the same at Reading. On his recent return to Mahanoy City from Ohio his students held a reception in honor of his coming.

O. A. Hoffmann, of Hoffmann's Metropolitan Business College, Milwaukee, Wis., reports that he is about to move his institution into a new building, which is arranged especially to accommodate his college. The building being constructed of concrete and steel, is considered absolutely fire proof. The building is equipped with all the latest improvements.

"The American Exposition, Berlin, 1910, June, July and August, an All-American Exposition to be held in the heart of Europe", is the heading of a splendidly gotten up booklet issued from the Hudson Terminal Building, 50 Church St., New York City, N. Y. Its object is to place before the people of Europe in exposition form the manufactured products of America, by American manufacturers. The purpose is trade extension with this country and Germany. Anyone interested will do well to secure the booklet which speaks for itself.

R. C. Cottrell, Sec. 1909; Vice-Pres. 1910, Logansport, Ind.

C. E. Doner, President, 1910. Beverly, Mass.

A. S. Gregg Lorain, O.

REPORT OF THE NATIONAL PENMANSHIP TEACHERS' ASSOCIATION, LOUISVILLE, KY., DEC. 27-30, 1909.

BY R. C. COTTRELL, SECRETARY, LOGANSPORT, IND.

In the absence of the President, Mr. L. E. Stacy, Meadville, Pa., Mr. R. L. McCarty, the energetic, capable, handsome, accommodating chairman of the Executive Committee, called the meeting to order and then turned it over to the Vice-Pres., Mr. C. E. Doner, Beverly, Mass., who presided with dignity and ability throughout the session.

"Some Problems in Public School Writing" by Mr. A. S. Gregg, Supervisor of Writing, Lorain, O., was the first paper on the program. Mr. Gregg's remarks proved that he is master of the situation. He emphasized the awakening of school authorities to a realization of good writing and the importance of making adequate provisions for thorough instructions in the subject. Some teachers do not give the same attention to the method of instruction as they do in other subjects. School authorities are attempting to overcome some of these difficulties by the employment of special teachers of writing. The paper was well discussed by Steinhauser, Rogers, Bachtenkircher, Miss Benbow, Madray and Hopper.

"Penman of Today," a paper prepared by the well-known C. W. Ranson, Kansas City, Mo., was read by R. L. McCarty. It proved to be a very interesting paper containing some good questions. Some extemporaneous speeches then followed, Mr. McCarty assigning the subject as the persons were called to the floor.

"Training of Teachers," by Mr. Steinhauser was very good. He believes that many Normal Schools and Text Books are at fault in the training of teachers to write.

"Why I Became a Penman," by Mr. Zaner, was entertaining. He seemed somewhat surprised when handed this sublect, but stated that he believed he became a penman because of the ART of it.

"Why is Arm Movement Necessary to Sustain Life?" was given to Mr. Palmer. His remarks were pointed and fit the occasion. His answer to the question was, "To avoid tiring when one has much written work."

After these impromptu speeches the following persons were called upon to speak on some phase of penmanship.

Misses Ziegelbaur and Bender, Messrs. Parsons, Miller, Henning and Steadman.

"How to Break up Finger Movement," by Mr. C. A. Faust, Chicago, Ill. Mr. Faust read a good paper and then demonstrated his ideas by giving some work to a class of beginners. The discussion by Rice, Zaner, McCarty, Henning, Rupert, Keesling, Steadman, Miss Ziegelbaur. Bachtenkircher, Rogers and Parsons was full of spirit.

C. A. Faust, Treas., Chicago, Ill.

Miss Charlotte Ziegelbauer, New Albany, Ind.

W. P. Steinhaeuser, Asbury Park, N. J.

R. A. Grant,
St. Louis, Mo.

A. N. Palmer,
New York City.

A. E. Parsons,
Keokuk, Ia.

WEDNESDAY MORNING.

"How to Prepare Work for Photo Engraving." A talk given by Mr. C. P. Zaner, Columbus, Ohio. It was brim full of facts which proved very interesting and instructive.

"Observations of a Penmanship Supervisor" by Mr. W. P. Steinhauser, Asbury Park, N. J., was a paper full of enthusiasm. In fact it contained so many good things that it should be read to be enjoyed.

"Good Business Writing and the Demand for it," by Mr. A. M. Adams, of N. Y., was listened to attentively.

"Some Ideas relative to Practical Penmanship," by R. A. Grant, St. Louis, Mo., was certainly true to the subject. It was practical from start to finish, even though many did not agree with the speaker. A lively discussion followed by Rice, Palmer, McCarty and Bachtenkircher.

"Business Figures," by R. C. Cottrell, Logansport, Ind. The speaker gave some demonstrations at the board and asked a number of questions which made the discussion interesting. The figures 5, 7, 4 and 8 were discussed by Palmer, Zaner, McCarty, Rupert and Miller.

"Method of Applying Movement in Teaching Drawing and Penmanship" was given by Mr. A. E. Parsons, Keokuk, Iowa. The paper was nicely illustrated at the board and by chart.

THURSDAY AFTERNOON.

"Penmanship in Elementary Schools," a paper read by Mr. A. N. Palmer, New York City. This paper contained good material for reflection

"Engrossing," by Frank W. Martin, Boston, Mass. Mr. Martin gave an interesting talk on his first few years in his profession, and brought out some very practical ideas along his field of work.

Miss Allene Shea, the lady without hands, gave a fine demonstration of her ability to write both long and shorthand. It is remarkable to note the degree of skill to which Miss Shea has attained in this line of work. Many people would be proud to possess her ability.

"Position and Movement," by Miss Charlotte M. Ziegelbaur, new Albany, Ind., was a paper well prepared and appreciated by all. Miss Ziegelbaur is well known, and we know what to expect from her.

"The Value of Muscular Movement Writing" was a well written paper given by Miss Olla Stuber, Louisville, Ky. It took much time and effort to prepare a paper of this kind

Election of officers resulted as follows:

President, C. E. Doner, Beverly, Mass.; Vice President, R. C. Cottrell, Logansport, Ind.; Secretary, J. H. Bachtenkircher, Lafayette, Ind.; Executive Committee: E. G. Miller, Columbus, Ohio; O. L. Rogers, Ft. Wayne, Ind.; Alice E. Benbow, Schenectady, N. Y.; Member of Committee on Arrangements: W. P. Steinhauser, Asbury Park.

O. L. Rogers,
Ft. Wayne, Ind.

F. W. Martin,
Boston.

Miss Olla Stuber,
Louisville, Ky.

Miss Annie Carpenter.

Miss Allene Shea.

Mrs. S. E. Morris.

A TRIO OF LOUISVILLE BELLES, ALL FINE PENMEN AND FAVORITES AT THE CONVENTION.

Elmer G. Miller, Chairman Ex. Com. 1910,
Columbus, O.

Miss Jula Bender.
Greensburg, Ind.

J. H. Bachtenkircher, Secretary 1910,
Lafayette, Ind.

W. C. Henning,
Cedar Rapids, Ia.

T. A. Hopper,
Peru, Ind.

C. P. Zaner,
Columbus, Ohio.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,

Maple City Business School, Hornell, N. Y.

Last year I received a number of letters from young people residing in widely separated parts of our country who seemed to think that the world had not been particularly kind to them and that they had not exactly had a fair chance or opportunity to make good. I reckon the majority of young people harbor such thoughts occasionally, but do not feel so intensely about it that they complain, but rather take it out in dreaming and wishing—wishing that they had lived when the present successes were first discovered or thought of—foolishly thinking that those opportunities must have been so obvious and alluring that anyone could see them and take advantage of them, and reap his rewards at once.

Read up the early history of anything that today stands preeminent and you will generally find that it was cradled in poverty, and that adversity was the athletic training that made it strong and able to grow. I reckon nearly all of us think that the other fellow has it a little easier than we do. That is probably due to the fact that we seldom take notice of him until we see him lolling back in his auto while it goes spinning over a smooth piece of road. The brilliancy of cut and polished diamonds commands our highest admiration, yet how many of us would recognize them in the rough? The perfectly developed opportunity—success—fascinates us to the exclusion of almost everything else, but would we give it even passing attention in the weakness and crudity of its infancy.

Life is like a three-ringed circus, and while we are trying to gaze on the wonderful accomplishments of the past or are wrapped up in the tremendous possibilities of the future, we overlook the present—the only time anyone has in which to lay hold of something and make good.

I am going to tell you about a little woman in New Orleans and what she has accomplished and when you have heard it I'm sure you will blush to think that you have ever complained about having a hard time or having lacked opportunities for benefiting yourself and others.

The father and mother of this woman were the children of planters, and the Civil War made them penniless so that when she was born, in 1866, she came into a home of poverty, in a country made hopelessly poor by a great war. When she was three years old she fell and injured her back and hip and for six years had to be strapped to her chair, and all her life since then has had to wear a steel harness and use crutches. When she was nine years old she began attending school, and at fourteen, having practically completed the eighth grade, felt that the conditions at home, her father having died, required that she become a bread winner.

She decided to teach those who were less advanced than she, so she borrowed some unused seats from a public school, placed them in one of the rooms of their home, hung out a sign, "Day School for Girls" and soon had one pupil at fifty cents a month. Before the year was over she had twenty pupils and was taking in the stupendous sum of $10.00 a month.

She soon saw that her pupils would want to go farther than she was then prepared to teach them, so she convinced a nearby Normal School principal that she could teach mathematics to the less advanced pupils, and in return for this service she received instruction in advanced studies, so that at sixteen she was conducting her own school in the morning, and in the afternoon teaching and reciting at the Normal.

At eighteen, her school had grown so that larger quarters were necessary and, trusting wholly to the future, she rented a commodious building at $100.00 a month.

One day a young man, without means, came to her and asked if she could not help him with Geography, Spelling and Arithmetic, so that he could pass a Civil Service examination He told her that he had no money to pay, but that made no difference to her whatever, if he was willing to come in the evening, the only time at her disposal. There were others situated as the young man, or else were working days, who felt the need of an elementary education, and she was always ready to help. The night school was absolutely free. The only conditions attached were that they must be employed during the hours when the day schools were open, and they must be too poor to pay. Like the day school, the night class grew rapidly, and in a short time the building, which did duty for both day and night classes, was too small. She was not seeking to build up a big school for revenue, but merely to sustain herself while she was doing this splendid work for those who were otherwise without educational opportunities.

Finally she found a house that suited her, but the price was $10,000. In order to buy this she had to borrow of a money lender, who demanded 8 percent compound interest, but she did not hesitate at this because she wished to take care of all those who came.

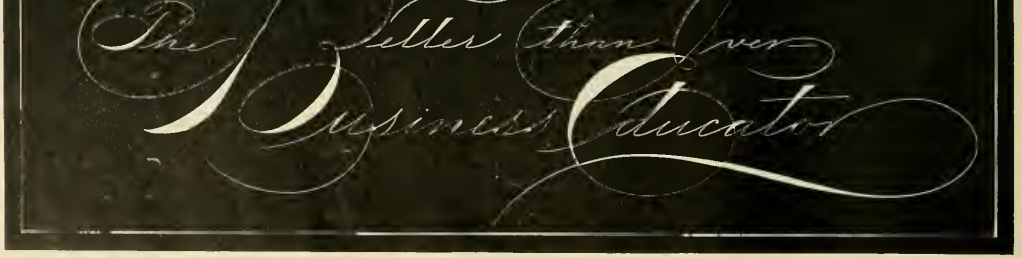
In 1897, when she had paid one-half this indebtedness, there came the yellow fever scourge, and she not only lost her income, but took up the work of caring for the sick and dying. The money lender threatened to foreclose the mortgage, and would undoubtedly have done so, but her work was becoming recognized, and a banker took the mortgage from the money lender, reduced the interest and loaned her $10,000 additional to refit the school. In addition to this, two wealthy men agreed to give her $1,000 a year to aid her in the work. Do you think you have been brave? Consider, here was a city ravaged by the yellow fever plague, and this frail, pain-racked little woman assumed a debt of $15,000, believing that all would come right.

The night school has grown to nearly 2,000 pupils, and is doing a wonderful work. They are not only taught the elements of education, but are given practical work.

The name of this wonderful little woman is Miss Sophie Wright. She has inspired a whole city to do grand, noble things, and the story of what she has done and is still doing ought to shame every boy and girl who says "I can't," or thinks an opportunity has not been forthcoming. Soon after her school had been well under way again, and the people began to appreciate what a grand work she was doing, they decided that, without letting her know, they would lift the mortgage on her school, so they collected the amount in three or four days, and at a meeting in Audubon Park they presented her with a sufficient sum to pay off the mortgage.

Miss Sophie Wright, the busiest woman in New Orleans, finds time to aid in various other ways, and she is teaching a whole city by example and precept that if one believes in the Divinity that sustains us, all things are possible.

FOR SALE A good school, long established, paying expenses, in city of 400,000, can be bought for $1,800 cash, free of indebtedness, if taken at once. Address S. W., care of Business Educator, Columbus, Ohio.



By A. M. Wonnell, Fitchburg, Mass., Business College.

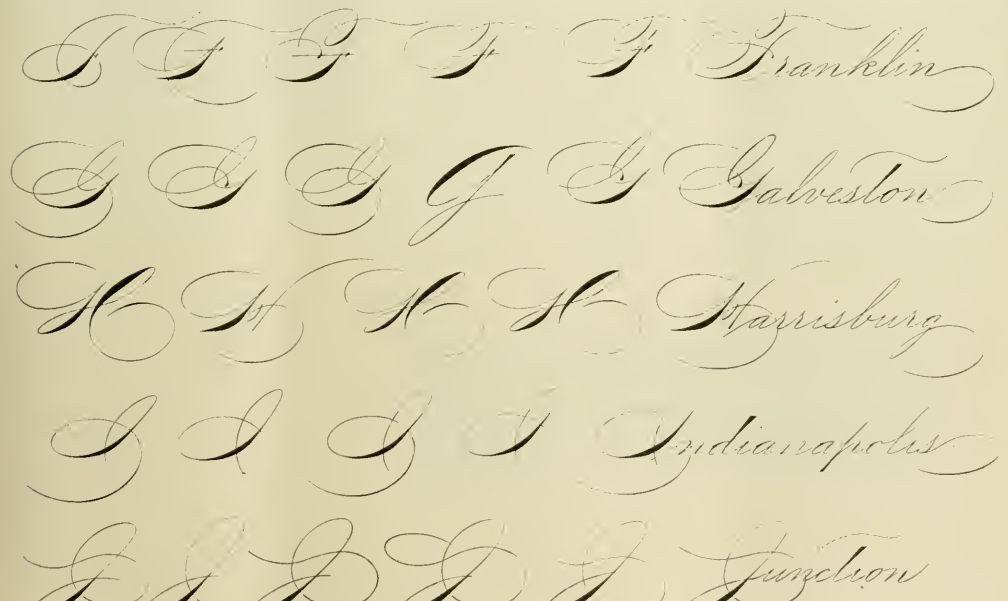
This month's lesson shows how small letters are joined to the capitals. I give quite a variety of capitals, which you should master to become a good penman. Read the past instructions for each letter. They will apply to these letters also. We want to call attention to the shade of the *A*. Keep it short and snappy. In letter *B* be sure to keep the beginning ovals horizontal. Remember that the small loop tips upward. In the letter *C*, try to keep the beginning and finishing ovals as nearly the same size as possible. You will find some styles of *D* very difficult, but don't let that bother you. Practice faithfully.

The shade on *E* starts right in the small loop. Be sure to keep the first little oval at the top curved as much on one side as on the other. In the letter *F* we have the capital stem, which is very difficult to make. Be sure to keep the oval of it as nearly horizontal as possible. Study the third letter. See that you get the cap graceful and close up to the letter. In the letter *G*, be sure to keep the initial and final strokes parallel, also the up stroke of the loop and the shade parallel. This makes a very beautiful letter if executed well.

The second part of *H* should be about the same size as the capital *C*. Keep both ovals horizontal and equal. Notice in all of the finishing ovals that the base line divides them into two equal parts. You will find it difficult in the letter *J* to keep the oval horizontal. Keep the crossing as near in the center of the oval as possible. See that the shade is low. Notice that it begins as soon as it leaves the base line.

In the small letter work, try to distribute the shades evenly. It may be necessary to retouch some, but don't let your prejudiced disposition get the better of you. You should lean farther back from your paper in making the capitals than in making the small letters. Get busy and send some good work this way, with postal for reply.

JAMES D. TODD.



V V V Vivian W W W Wines

H H H H Z Z Z Z Zirconia

K K K K N N N Nation

A A A A M M M Maine

Roundhand

By P. H. Englehart,

Columbus, Ohio,

Care Zanerian.

Send work and self-addressed postal for criticisms.

INSTRUCTIONS FOR LESSON VI.

Having had all the small letters, we now take up capital letters. To master them will require some hard work. The shades in the capitals in Roundhand differ from those in ornamental in that they are made slowly instead of being snapped off with arm movement. However, you will save a great deal of time and work by carefully studying the various letters and noting that certain strokes are repeated in various letters.

The first part of V, W, H, Z and K consists of a double turn, the top part of which should be about one-half a space lower than the second shade.

The second shaded stroke of V begins and ends with a hair line. Slightly below the head line it starts to swell gradually and continues to do so until about the center of the letter, when it gradually tapers to a hair line by the time it reaches the base line. The shade has a slight compound curve. The letter is finished with a hair line joining at the base. It curves considerably at the top and is finished with a dot.

The first part of W is the same as V. The second shade is parallel with the first and the final hair line is similar to the one in V.

Second shade in H is only two and one-half spaces high. It differs from the shade in V in that it curves to the left at about one-half a space from the base and is finished with a dot one-third or one-half a space from the base line. The second part of H is three spaces high and may be made without lifting the pen, or it may be lifted as in loop letters. The hair line should cross the shades at about one half their beight.

The first part of Z is the same as in V. The second part may be made without lifting the pen or may be lifted, as in the lower loops.

The first part of K is the same as in H. You will notice I have given two kinds of Ks. The second part of the former is made by beginning at about one-half the height of the first stroke and make the hair line upward, finishing with a dot. Starting at the center the letter is finished with a compound shade to the base line. The second part of the latter is made by starting at the head line and making a compound, swelling shade to the center of the letter, after which it is finished the same as in the other style.

N begins with a dot one-third of a space above the base line and after making the turn at the bottom is practically a straight line on the main slant. The shade is similar to V and W except that it is nearly vertical. The finishing stroke is the reverse of the first stroke.

The first stroke in A is the same as in N except that it slants much more since the shade is on the main slant. The finish of the letter should form an oval.

The first stroke in M is the same as in A. The shades in M are similar to the shade in the small letter l, and should be parallel.

Send me your best efforts.

CLUB CHAT

Mr. A. E. Miller, of Crookstown College, Crookston, Minn., sent us a Christmas remembrance in the form of eleven subscriptions for the Students' Edition and one for the Professional Edition of THE BUSINESS EDUCATOR, making a total of eighteen subscriptions received from him since September.

There is probably no institution in this country in which the students are more enthusiastic on the subject of penmanship than in Eastman College, Poughkeepsie, N. Y. V. M. Rubert, who followed S. E. Leslie, is not allowing interest to lag by any means. He is getting excellent results as shown by a number of specimens recently examined. Since September he has sent us three clubs for THE BUSINESS EDUCATOR, making a total of 107 subscriptions, many of which were for the professional edition.

We are being clubbed very generously by Mr. M. H. Ross, penman in the Latter Day Saints Business College, Salt Lake City, Utah. We acknowledge receipt of a recent list of twenty names, being a total of 109 subscriptions from Mr. Ross since September.

A splendid list of subscriptions is hereby acknowledged from Miss Julia Bender, supervisor of writing in the Greensburg, Ind., public schools. Miss Bender is one of our most aggressive and progressive teachers of practical writing in public schools. She is securing splendid results, and knows no let down in euthusiasm and effort.

Mr. C. L. McNitt, of the Beloit, Wis., Business College, reports that their institution is in a most flourishing condition. He also appreciates the advantage of having THE BUSINESS EDUCATOR in the hands of every student, and states that thus far this year every student in the Beloit Business College who has come under his instruction is a subscriber. We have since September received fifty-one subscriptions from Mr. McNitt.

We have recently examined the work of seven students of the Scranton, Pa., Business College, H. D. Buck, proprietor, S. O. Smith, teacher of penmanship and commercial work, and have issued certificates to six of them. This is about as fine a lot of specimens as ever come to this office, showing that S. O. has the secret of imparting to others some of the skill of which he has a goodly supply, and for which the institution has an established reputation.

We have received a total of fifteen subscriptions for THE BUSINESS EDUCATOR since September from J. R. Lanphear, commercial teacher in the Barnes Commercial College, St. Louis, Mo. Mr. Lanphear is a graduate of the Ferris Institute and since leaving that institution a few years ago has been making steady progress in his work. He is now a very thorough, efficient commercial teacher.

Judging from the number of subscriptions we are receiving from the new state of Oklahoma, much progress is being made by the commercial schools of that state. We hereby acknowledge with thanks the receipt of a handsome list from the Indianola Business College, Tecumseh, Okla., W. J. Stone, penman.

Another list of subscriptions, numbering thirteen, has recently been received from Mr. D. H. Hainer, Penman at Curry College, Pittsburg, Pa. This is the kind of a hoodoo we like—it's the best kind of a how-do-you-do. It makes every body do his best.

The Blair Business College, Spokane, Wash., including the proprietors, teachers and students, did their part toward making our Christmas Merry and our New Year prosperous by sending just before the Holidays a list of 200 subscriptions, ten of which were for the Professional Edition of THE BUSINESS EDUCATOR. Messrs. E. H. Fearon and Fred Berkman, both old-time Zanerians, were the prime movers in the affair. This is about the most complete list we have ever received, as it seems to include a Professional subscription from each member of the faculty, and a subscription to the Students' Edition from a large proportion of the students. We hereby extend our grateful thanks for this tribute of appreciation for our efforts in putting out a paper in the interests of business education. It it such substantial contributions as this that make a journal like THE BUSINESS EDUCATOR possible. We wish for the Blair people many, many years of prosperity and usefulness, and hereby extend our sincere thanks.

"The Largest and Most Successful School of its Kind in the World"
F. A. KEEFOVER — FORMER EDITOR OF THE AMERICAN PENMAN

Ransomerian School of Penmanship
(INCORPORATED)

ANOTHER PRIZE WINNER

SALARY TREBLED IN TWO YEARS

WICHITA HIGH SCHOOL,
WICHITA, KANSAS, Oct. 14, 1909.

PROF. C. W. RANSOM,
KANSAS CITY, MO.

My dear Mr. Ransom

I desire to express my appreciation of the work which you are doing.

Your course of instruction is above criticism and contains more of the personal element than I had thought possible in a correspondence course.

This is my fifth year at teaching penmanship and since taking up your course about two years ago, my salary has been nearly trebled as a result of my increased efficiency.

Most sincerely,
J. CLARENCE HOWELL,
Prin. Commercial Dept.,
Wichita High School.

During the recent meeting of the Missouri Valley Teachers' Association at St. Joseph, Mo., a rapid calculation contest was held and a handsome set of Kipling, ten de luxe volumes was offered as a prize. Mr. J. Clarence Howell, a Ransomerian, won first place. We rejoice in Mr. Howell's success personally and also because it shows that our pupils are recognized educators and leaders in their chosen profession.

Mr. Howell is not only an expert in rapid calculation but since taking up the Ransomerian course about two years ago his salary has been trebled as a result of his increased efficiency in penmanship.

Do you want to treble your salary? Are you satisfied with your hand writing? If you are I can do nothing for you. If you are open to conviction and improvement then I most cordially invite you to write immediately for a copy of the Ransomerian Journal containing more than one hundred specimens of beautiful penmanship by noted penmen who are Ransomerians and also receive free a sample Ransomerian Favorite No. 2 Pen.

Address,

C. W. Ransom

President Ransomerian School of Penmanship
Reliance Bldg., KANSAS CITY, MO.

AUTOMATIC SIGN PENS
26 YEARS ON THE MARKET

Makes lettering in two colors or shades AT ONE STROKE from one color of ink.
SPECIAL OFFER: 6 Marking or 6 Automatic Shading Pens with two colors of Automatic ink, Alphabets, Figures, Etc., for $1 00 postpaid. Catalog free. Address
Newton Stookes Shading Pen Co. Pontiac, Mich

-BEN-THE-PENMAN.-
YOUR NAME
Written on 12 different cards for 20c; ornamental, script, flourished bird and comic style. Send for a dozen. You will like them. B. KUPFERMAN,
127 Federal Street, Boston, Mass.
-EXPERT-CARD-WRITER.-

WANTED LARGE independent middle west College desires Superintendent for Commercial department. Salary, $100.00 per month. Capital required, $2,500. Fine opening. Address
D. K., Care Business Educator,
Columbus, Ohio.

SCHOOL IN OREGON
Wants teacher for position open April 1, 1910. Must have a good general education, and experience in Commercial School work. Permanent position and promotion for man who proves satisfactory. Address
OREGON SCHOOL MANAGER
Care Business Educator, Columbus, O.

The Finest Samples of written Calling and Comic Cards you ever saw, with complete Agent's outfit; all, only 2c. I will write your name very nicely on one dozen white or colored cards for 15 cents.

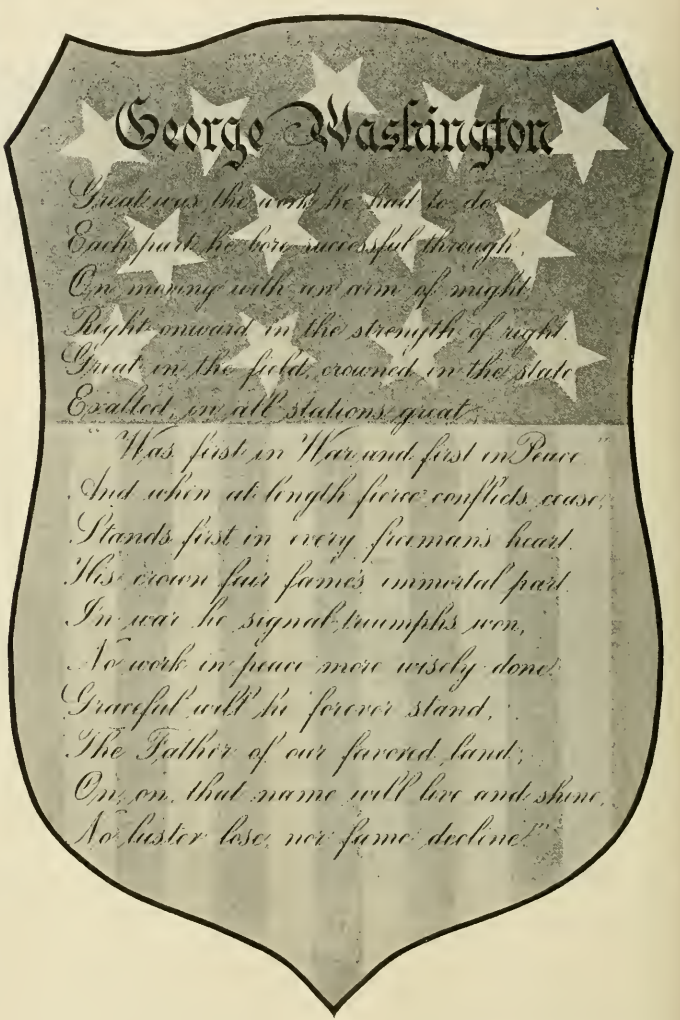
A. F. Casmarais
192 Collette St., New Bedford, Mass.

WANTED—100 successful Business College Managers, by a Company that contemplates opening 100 Business Colleges in different parts of the United States. Applications confidentially considered. Address,
Jno. F. Draughon,
Nashville, Tenn.

WRITTEN BY EXPERTS
LEARN EXPERT SHORTHAND
from court reporters. Individual instruction by mail. For beginners and stenographers. Easy to learn, write and read.
Write for free catalogue.
SUCCESS SHORTHAND SCHOOL
Suite 49, 79 Clark Street, Chicago, Ill.
Suite 94, 1416 Broadway, New York City, N. Y.
We have two schools. Address the one nearer you.

FREE Do you want one dozen nicely written Calling, Keepsake or Comic Cards free? If so, send me five one-cent stamps and I will send you six nifty samples with your name on and tell you how you can get one dozen of these beautiful cards FREE. The samples I will send you are worth 10c. Address
A. C. SCHMUCKER, Earlville, Iowa

CORRESPONDENCE AND RESIDENT COURSES.
CARTOONING ILLUSTRATING DESIGNING
G. H. LOCKWOOD, Art Instructor 20 years experience, author of first and latest, most thorough and practical, Art Courses to U. S. Successful graduates furnish "THE PROOF." Guarantee plan. See lessons before you enroll. STUDENTS ART MAGAZINE and 3 nifty catalogues for stamps.
Lockwood-Stoltz Art School
Kalamazoo, Mich. z Dept.



Pen and brush work by Miss Rose C. Beam, 143 W. Washington Ave., Washington, N. J.

Send 10c for my **Practical Penmanship**; or 20c for my Practical; Drawing; both for 25c. Or send 16c for my Easy Landscape Drawings; or 15c for my Paper Folding Cutting and Designing; both for 25c. All four for 50c.
Address Parsons, Keokuk, Iowa.

CARD CARVING
I will teach you how to carve roses, flowers, grasses, ships, etc., on cards with knife and gouge. The work is unique, handsome and taking. Any one can learn it and it will put more money in your pocket than any other kind of card work. I furnish the instruments, samples of the work and complete instructions for only $2.50. A sample of the work 10c.

A CARD EXPERT
I claim to be a card expert and for 25c will send a package of cards executed in black, silver, gold and colored inks to prove the claim. My large penmanship journal sent free.
SYRACUSE, N. Y., **A. W. DAKIN**

HIGGINS' ETERNAL INK / ENGROSSING INK
WRITE EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 30c.)
These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire.
If your dealer does not supply these inks, send to
CHAS. M. HIGGINS & CO., MFRS, 271 NINTH ST. BROOKLYN, N. Y.

Why Do You Suppose

The Teachers College, Columbia University, New York, has adopted the

ISAAC PITMAN SHORTHAND?

If you want information, write for "Why the Isaac Pitman Shorthand is the Best?

ISAAC PITMAN & SONS, 31 UNION SQUARE, NEW YORK

GETTING OUR SHARE

Of the calls for high grade commercial teachers. Is your name on our list? A wise business policy on your part to have it there.

Write today.

CENTRAL TEACHERS' AGENCY

E. C. ROGERS, Manager. COLUMBUS, O.

FOR SALE

Either one-half or a controlling interest in a well-established Commercial School (Incorporated) in one of the largest cities in the United States. The School has done an annual business during the last six years of $38,000 to $48,000. It is well advertised, and the present year's business good. Other business interests makes the sale desirable. For particulars and interview,

Address No. 45, Care of

COLUMBUS, O. THE BUSINESS EDUCATOR

POSITIONS for PENMEN

Yes, we have them, **NOW**, on our books and A 1 positions at that. Some of the largest schools in the country patronize this agency. Have **YOU** enrolled with us? A good business policy to do so at once.

Address

THE INSTRUCTORS AGENCY

BOXES 29-31 STATION No. 2 MARION, IND.

FOR

SECURE

AND

PROFITABLE

SEATTLE

INVESTMENTS

ADDRESS

C. B. CAVANAGH & CO.

462 EMPIRE BLDG.

SEATTLE, WASH.

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

FOR SALE

A small but successful Business College in a growing town of 10,000. Rich farming country. Legitimate territory has 150,000 population. Well advertised. Possession to suit purchaser. Write to

L. E. B., Care Business Educator, Columbus, Ohio

GOOD TEACHERS FOR GOOD SCHOOLS

Does this Mean YOU?

UNION TEACHERS' BUREAU, 229 Broadway, New York

TEACHERS WANTED

BY BROWN'S BUSINESS COLLEGES. For next year we must have—

25 or more new assistant teachers; salaries $40 to $60 per month.
10 or more Department teachers; salaries $70 to $125 per month.
5 or more Principals; salaries $1,500 to $3,000 per year.

We offer a special training, free of charge, to all who need it before taking up the work of teaching in any one of our schools. Ambitious teachers, and students who desire to enter upon teaching are invited to write for full information to G. W. BROWN, President Brown's Business College, Peoria, Ill.

MANY OF THE

BEST SCHOOLS IN THE UNITED STATES

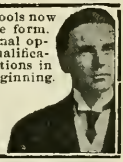
Secure Their Teachers Through the

Continental Teachers' Agency, Bowling Green, Ky.

Correspondence Solicited with FIRST-CLASS Teachers and FIRST-CLASS Schools

HIGH SCHOOL POSITIONS

More than three thousand high schools now teach commercial branches in some form. Many new departments will be opened in September, offering exceptional opportunities for commercial teachers. A special folder, explaining the qualifications required, will be sent to you for the asking. We fill the best positions in High Schools, Normal Schools, and Colleges. Our rush season is beginning. Write us now.



THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.

WEBSTER GROVES, ST. LOUIS, MO.

TRAINING SCHOOL FOR COMMERCIAL TEACHERS

Enter the Rochester Business Institute now and begin your preparation for commercial teaching.

There is time to cover all the advanced work of the commercial texts here by July 5th. This will enable you to take the work in our normal courses to advantage and be fitted for high grade commercial teaching positions by September 1st and allow for a vacation of two weeks after the normal courses close, August 12th.

The training in penmanship alone under the personal direction of Mills and Leslie will be worth the cost of the entire course.

Ferris, of Big Rapids, Mich., Fuller, of Wilmington, Del., and Biglow, of Atlantic City, N. J., are among the specialists outside of our regular faculty already engaged.

Every mail brings us inquiries about these courses and the calls for our graduates for excellent positions are piling up.

A postal card brings our catalogue and summer school bulletin.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

A NEW COMMERCIAL HIGH SCHOOL

has asked us for an A1 man. The principal says: "I am naturally turning to you, remembering your courtesy and frankness in the past. You know the kind of man I want—young, well-educated, gentlemanly, forceful. Whom can you recommend?"

Another says that he writes to us for a man to head his commercial department (salary, $1800) because of the help we gave one of his colleagues in search of an A1 man last year.

Already we have listed a large number of calls for teachers for September, at from $1200 to $2000, in both public and private schools. May we help you? **Let us hear from you early.**

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

A SPECIALTY BY A SPECIALIST

E. E. Gaylord, Manager Prospect Hill Beverly, Mass.

Mr. Ferd Ingold, Jr., started his career in 1884, in the beautiful town of Berne, Switzerland. At the age of eight he immigrated with his parents, and settled near Blanchardville, Wis.

Here his first English lesson was received. He then moved to Monroe, Wis., in which place he now lives. Having artistic inclinations, he enrolled with the International Correspondence School, for a course in drawing.

The penmanship of the Monroe Business Institute attracted his attention, consequently he took the course at night, and finally completed their bookkeeping course. After which a wholesale establishment employed him as bookkeeper, which position he held for two years.

The inclination for art steadily grew, until it landed him in Columbus at the Ohio State University, and Zanerian College for drawing and penmanship.

After leaving Columbus, he accepted a position as supervisor of penmanship and drawing in the Monroe, Wis., public schools, where he is spreading the penmanship gospel.

We wish Mr. Ingold success, for his ideals are high, but what else can we expect but such from a man who was born in that beautiful, high and grand land.

WANTED Thorough school man with $1,500 to join me in conducting fine paying school—established 10 years. Tip-top proposition to successful solicitor, also. Address Proposition, care of Business Educator, Columbus, Ohio.

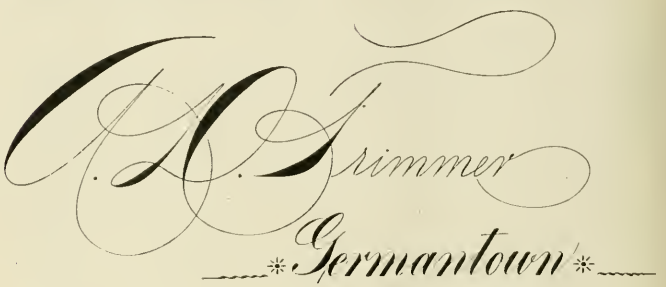
For Sale at a Bargain A well established Business College in a fine city in one of the most prosperous states of the Central West. Good attendance and splendid territory. Only business college in city. Other pressing business matters demand all the manager's time reason for selling. A bargain if taken at once Write for particulars if you mean business and can give some evidence that you do. Address E. B., care Business Educator, Columbus, Ohio.

FOR SALE The plates of a Compendium of Business Penmanship, including a fair sized stock of the Compendium. The work is being used in schools, orders for as many as fifty copies at a time being received. The book is especially adapted for a mail course in penmanship. A good chance for someone to get a good work at a bargain The work will sell readily if properly advertised and a good profit could be made on it. Owners can't push the sale of it as it should be pushed, other matters taking their time; hence their reason for offering to sell it. Address,

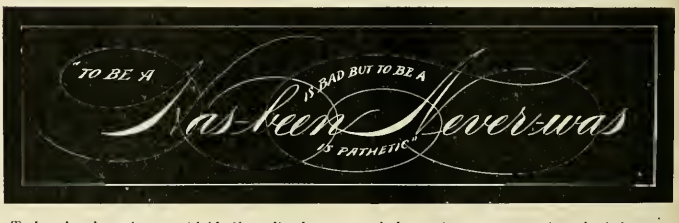
A. R. G.,
Care of Business Educator, COLUMBUS, O.

A business college solicitor desires to secure a working interest with a business college in the middle west, in a city of not less than 25,000.
Address
Practical, care Business Educator, Columbus, O.

A Magnificent tribute to Washington. A companion piece to the Buonaparte one. One Dollar. The greatest specimens ever prepared for a scrap book. L. MADARASZ, Knoxville, Tenn.



By C. E. Sorber, Noxen, Pa., a close student of the late C. C. Canan.

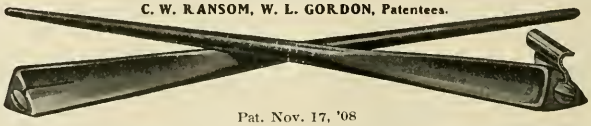


To be a has-been is unavoidable if we live long enough, but to be a never-was is pathetic because it usually means opportunities ungrasped, talents undeveloped, efforts unconnected, and a purpose too transient to tie to.

YOUR SIGNATURE
Written in the Mills style of business writing and a cut furnished of the same for $2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,
E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.

JANUARY 1st, 1910
During the past week we received calls for *three $1,200 men, one $1,800 man*, besides many at lower salaries. We want an opportunity to help you. Write to us NOW.
MID-CONTINENT TEACHERS' AGENCY
J. E. BOYD, Manager,
720 Stewart Ave., Kansas City, Kan.

THE RANSOMERIAN.
SOMETHING ENTIRELY NEW IN PENHOLDERS.
The Holder that Makes Writing A Pleasure.
C. W. RANSOM, W. L. GORDON, Patentees.



Pat. Nov. 17, '08

Fits the fingers, does not cramp the hand. Used exclusively by C. W. Ransom, President of the Ransomerian School of Penmanship, in his expert writing. Used and endorsed by the leading professional penmen. Read what a few of them say: "It is a beauty."—H. W. Flickinger. "Nothing just as good."—G. W. Weatherly. "Hope you sell a bunch of them."—L. E. Stacy. "The best penholder ever put on the market.—S. C. Bedinger. A score of others likewise have tried the holder and will use no other. This beautiful holder is made of solid hard rubber, and will last a life time. Order today and do not deprive yourself of the pleasure of using this wonderful invention. Price each, postpaid, 50c. Special prices to schools and colleges. Address

RANSOM & GORDON PENHOLDER CO.
Reliance Bldg., Kansas City, Mo.

ARTHUR G. SKEELS

194 West 9th Avenue

Columbus, Ohio

STARTING IN BUSINESS

What do People Want?

When you arose this morning, you put on clothes which at least twenty-five different persons have helped to make. Then you ate a breakfast which more than fifty persons had helped to prepare. Certainly twenty-five more have assisted in building and furnishing your house; so at least a hundred people have supplied your wants during your first waking hour.

Tomorrow morning you will want something more to eat. Before many months you will need new clothes. And after a few years you will have to build a new house. The things that you will eat and wear and use during the next five years could not possibly be made ready now. And to provide for your wants during the rest of your life will require a vast amount of work.

Suppose you had to cook your own food, make your own clothing, and build your own dwelling. Suppose you were placed in a land with all natural advantages—fruit, and grain and fish and game and timber and coal and iron—but without any other human inhabitant. You might be able to live in such a land, for many years. But you would have to live like a savage. Your food would be coarse, your clothes only shapeless skins or rags, and your dwelling a hut. Even if you had all the machinery and tools that have been invented, you could not possibly provide for yourself the comforts you now enjoy.

The material things which contribute to your comfort are provided by the labor of others. It would be impossible for you to make them yourself.

Every one around you has wants which he cannot supply himself. They can only be supplied by the products of the labor of others.

Nearly everyone is laboring to produce articles which will supply the wants of others.

The state of society in which every one labors to supply the wants of others is called Civilization.

The exchange of the products of labor is called Commerce.

Business is supplying the wants of others for a consideration.

To go into business is to begin to supply the wants of others for a consideration.

To be successful in business is to supply many wants of many people, and with the consideration received to be able to supply more wants.

PENS, PENS, PENS.

The best business pen made is

LESLIE'S No. 1 BUSINESS WRITER

Sample dozen - - - - - 10c
One-fourth gross - - - - - 22c
One gross - - - - - 80c

Discount to Schools.

S. E. LESLIE, R. B. I., Rochester, N. Y.

P. S. Send for my free journal, "Penmanship"

LEARN TO ADD! MENTAL ADDITION SIMPLIFIED

By using my method you can add figures in columns with the same ease and rapidity that you read letters in words. *Anyone* can quickly familiarize the 165 possible combinations of figures. So simple and effective you wonder why you never thought to do it before. Full instructions, postpaid, 50c. If dissatisfied, return the book: money and postage back immediately and *without a word.* Anything fairer? You cannot assume the slightest risk, and will never profit more on a 50c investment. Add in the *right* way and *avoid* the brain-numbing drudgery of *haphazard* addition

THE SECRET OF RAPID ADDITION

Essential to Success in accounting. A necessity to everyone.

To School Proprietors.

Why not give your students a *fair* start in business life by teaching them *modern* addition? Theoretical instruction in bookkeeping can *then* result in great *practical* ability and earning power.

C. H. NICHOLSON

R. 192, 144 East 34th Street, N. Y.

I Wouldn't Take $500—
for the improvement made in my penmanship
by means of Mr. Tamblyn's mail course.
L. C. Westman

This is a Strong Endorsement of The Tamblyn School, But it is our custom to please students

MR. F. W. TAMBLYN,
KANSAS CITY, MO.

DEAR FRIEND:—I am so well pleased with your instruction by mail and with the improvement made in my penmanship that pen and ink cannot express my appreciation. To your excellent course I am indebted for the skill I now possess. I want to thank you for the beautiful diploma received when I completed the full course.

Hoping your work may benefit thousands of others as it has me, I remain,

L. C. Westman

Penman San Angelo Business College, San Angelo, Tex.

The Tamblyn School

Mail Courses developed Mr. Westman's penmanship, and The Tamblyn School Employment Bureau placed him in his present position.

It gives a course worth while, not a few engraved copies only, but hand written copies that create inspiration and supply that irresistable force that carries the student on to success.

Write Today

For my FREE Book "How to Become a Good Penman." It explains the TAMBLYN SYSTEM, by which thousands have become fine penmen. It shows the way to higher and better positions for those who aspire to them. It can be done right at home during your spare time, too, and without giving up your income.

Write at once, and then if you want to see your name on a card that will make your eyes twinkle with delight, enclose 2c stamp.

Address,

F. W. Tamblyn

406 Meyer Bldg., KANSAS CITY, MO.

Lessons in Text

LETTERING

A. W. KIMPSON

3937 Park Ave.

Kansas City, Mo.

FOR RAPID MARKING ALPHABET

For this number we have what is known as the Rapid Marking Alphabet. Use an ordinary fine-pointed pen and place paper square in front of you or perhaps with lower corners a bit to the left. Make each letter separately several times before trying the whole alphabet. Try for uniformity of slant and thickness of shade. Make shaded strokes strong and do not leave them weak and flimsy. Capitals were one-half inch high and small letters about two thirds as large. I think you will like this alphabet as it seems pretty close akin to ornamental writing.

KEY

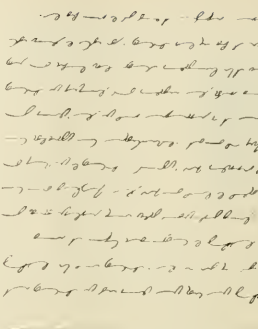
(TO SPECIMEN PLATE OF GRAFONI)

"When written out in full from the alphabet, accurately recording every sound in every word, Grafoni can be written faster than either Gregg or Pitman stenography complying with the same conditions! Grafoni is designed for complete and perfect writing at all times, and is not adapted to the application of principles of abbreviation. There are no disjoined dots or dashes in Grafoni. Vowels, which constitute nearly half of our language, and which are nine in number, are all represented by simple horizontal lines and curves.

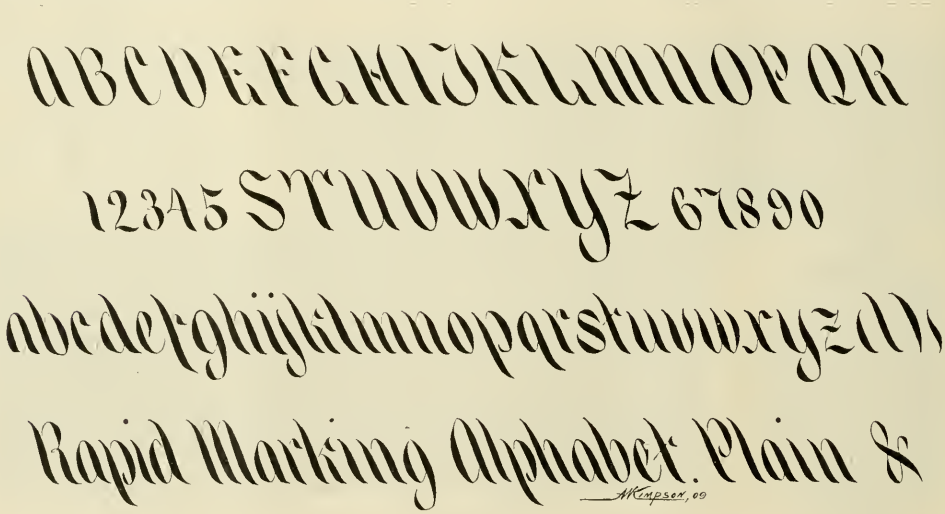
Write the above paragraph in longhand, compare your longhand with my Grafoni, and you will be fully convinced that Grafoni is three times as brief as longhand." IVEN HITLOFI.

There are two paragraphs and 112 words in the specimen plate of Grafoni, the key to which is given above.

The writing has been greatly reduced. Grafoni is generally written just as large and free as ordinary longhand. If enough readers desire it, we can present a larger plate, with writing actual size. Editor.



IF You are interested in the finest penmanship in the world, send your name on postal for circular. L. MADARASZ, Knoxville, Tenn.



Old English by S. E. Leslie, Rochester, N. Y.

By P. W. Costello, Scranton, Pa. See following page for instructions.

DESIGNING and ENGROSSING
By
E. L. BROWN,
Rockland, Me.
Send self-addressed postal for criticism, and stamps for return of specimens.

Herewith we present another neat specimen of lettering and drawing, and we are sure it contains much worthy of the student's best efforts.

Make your design about 6 x 11 inches in size. Sketch the initial "I" carefully, giving the form and finish of the scroll work critical attention. The color values are obtained with lines, and very few lines. Cross-hatch the background and use short parallel lines for the scroll. Use a No. 2 Soennecken pen for the Old English. Rule up word "Idleness," making it larger than the rest of the lettering. Aim for uniform size and spacing.

THE ALBUM PAGE

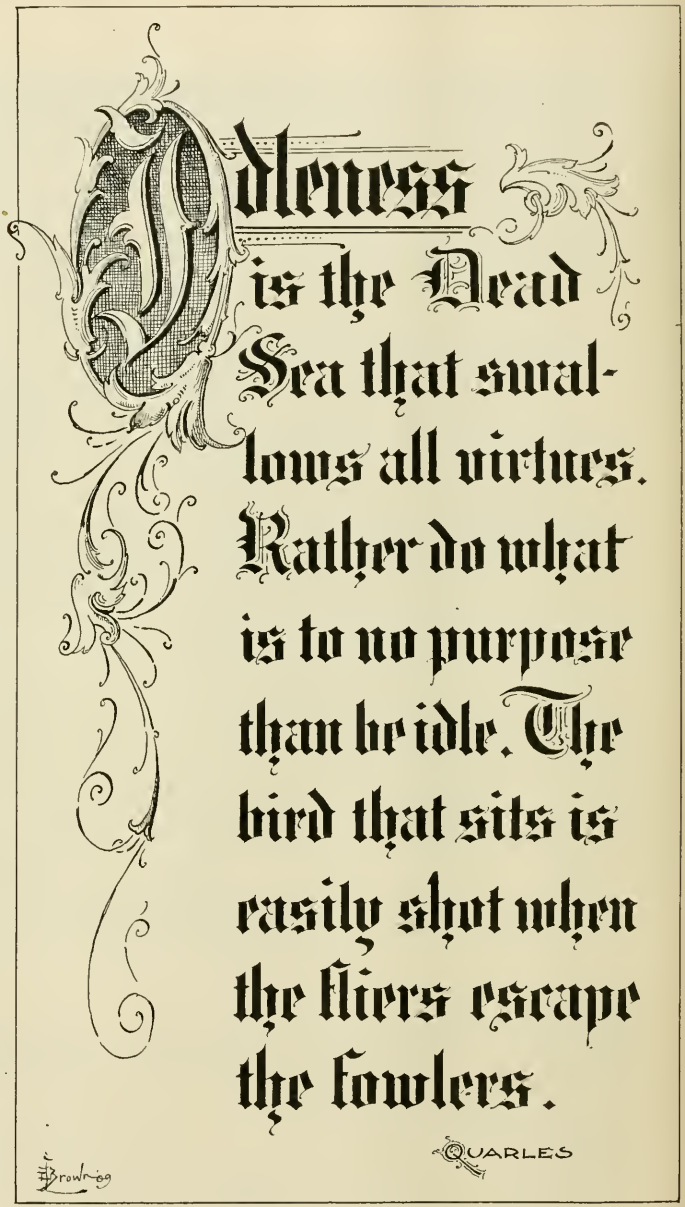
(See preceding page.)

The second page of an album from the pen and brush of Mr. P. W. Costello, Scranton, Pa. The brush work is a combination of Payne's Gray and lamp black. The work as here reproduced is exactly the same size as the original engrossing, and therefore you see it with its imperfections as well as its many points of artistic merit. Study carefully its general arrangement, its contrast in light and dark values, and its perfect detail. If you are a mere beginner, or not far enough advanced to attempt the entire design, copy as faithfully as you can some portion of it, for the lettering throughout the entire series of plates is excellent and much of it has been done with surprising freedom and rapidity. We congratulate our readers for having secured this splendid book of art.

IF You are interested in the finest penmanship in the world, send your name on postal for circular. L. MADARASZ, Knoxville, Tenn.

Resolutions and Diplomas
engrossed in German Text, Old English or Roundhand. Cards elegantly written, 25c per dozen. Business writing thoroughly taught by mail.
ROSE C. BEAM, Pen Artist,
Washington, N. J.

FOR One Dollar you will get the truest and strongest "summing up" of NAPOLEON BUONAPARTE ever penned. A masterpiece of word-painting. An intellectual treat, and a feast to the lover of fine penmanship. L. MADARASZ, Knoxville, Tenn.



WE WANT YOU TO INVESTIGATE OUR
20th Century Bookkeeping
SOUTH-WESTERN PUBLISHING CO., KNOXVILLE, TENN.

BOOK REVIEWS

"Writings of a Roadman" by G. W. Hootman, published by the author, Eureka, Ill., price $1, comprising many interesting, historical and present day events, done at odd moments here and there while on the road, being a strange, welcome and wholesome departure from the customary, smoky, questionable "drummer's yarns." Mr. Hootman's writings possess no small literary merit, and this well bound, well printed volume of 124 pages comes as a pleasant surprise to his many friends. The author reveals a many-sided, observant, philosophical, high-minded, whole-souled nature, and the volume in question is likewise interesting and wholesome.

"Earles' Bookkeeping Reference," by Walter H. Earles, Lansing, Michigan, 103 pages, price 75c, is a compact little book in the form of questions and answers. This book is written to give the important principles of bookkeeping in a form convenient for study and reference. Bookkeepers and teachers, as well as students, should find this a valuable book for reference, and teachers will find it an aid in teaching, especially those students who understand how to do the work mechanically, but lack confidence, and are unable to answer practical questions.

"Word Signs and Contractions of the Graham System of Shorthand" compiled by W. P. Steinhaeuser, published by the Burrows Bros. Co., Cleveland, O., is the title of a thirty-two page book which appears to be an aid to students of shorthand and stenographers. The book is cloth bound. The price not being given we gladly refer the reader to the author or publisher.

"Applied Business Punctuation," by Hubert A Hagar; 75 pages; 40 cents. The Gregg Publishing Company, New York, Chicago. As its name implies, the principles of punctuation, as they apply to business correspondence and business literature in general, are enforced by well-planned exercises which require a practical application by the student. The treatment of the subjects under discussion is clear and to the point. The "exercises" are a part of the book itself, perforated so they may be easily removed when the student has worked them out. The plan of the book has striking advantages; it gives the student enough practice on each succeeding step to thoroughly deepen impression, and the student's work is turned in to the teacher in a uniform form, thus facilitating and simplifying greatly correction and criticism. The mechanical make-up of the text is splendid, and appealing in its simplicity.

"The New Salesmanship" by Charles Lindgren, 190 pages. Extra cloth, $1.50. Half leather, polished red edges, $2.00, published by Laird & Lee, Chicago.

This book is an exposition of human nature, practical psychology, tact, diplomacy, character reading, and character building. It is written in a fascinating style that renders profitable instruction pleasurable entertainment. While the book is intended for salesmen and business men it can be read with profit by all, especially those whose vocation requires an insight into human nature.

The work covers the entire field of salesmanship, embracing the various departments of Traveling Salesman, Shop or Store Salesman, Correspondence Salesman, and the Salesman conducting a Mail Order business.

The New Salesmanship is not based upon the booktaught knowledge of the schools, but is the actual experience of a successful salesman reduced to a form that can be studied at leisure and mastered with ease.

A Magnificent tribute to WASHINGTON. A companion piece to the BUONAPARTE one. One Dollar. The greatest specimens ever prepared for a scrap book. L. MADARASZ, Knoxville, Tenn.

FREE TUITION SCHOLARSHIP

Carnegie College gives Free Tuition by mail to one student in each county.

COMMERCIAL NORMAL ACADEMIC COURSES

Bookkeeping	*Arithmetic*	*Literature*	*Rhetoric*
Shorthand	*Geography*	*Latin*	*Geology*
Penmanship	*Grammar*	*Algebra*	*Botany*
Com. Law	*History*	*Geometry*	*Physics*

Cut out this Ad, draw a line through each study desired, and mail with application for Free Tuition to

CARNEGIE COLLEGE, ROGERS, O.

WANTED TO SELL or lease paying Business College in Southern City of 35,000 inhabitants. Only Business College in City. Terms to suit purchaser. Address

J. H. STEPHENS,
Petersburg, - - Virginia

Increasing Demand for Commercial Teachers
FREE REGISTRATION

Stenography, typewriting, bookkeeping, penmanship and allied subjects. Personal recommendation for positions in High Schools, Business Colleges and Universities. Salaries $600 and $1,800.

Your desire realized through THE THURSTON TEACHERS' AGENCY. Address,
ANNA M. THURSTON, MANAGER
378 WABASH AVE., CHICAGO, ILL

WHERE THE MONEY GOES

The successful business man wants to know the details of every transaction. His bookkeepers must be able to give him the required information. Modern methods demand the best accountants. Business records must be accurately kept, by bookkeepers who know their work, and do not make mistakes. They must be properly trained for their work in the commercial schools.

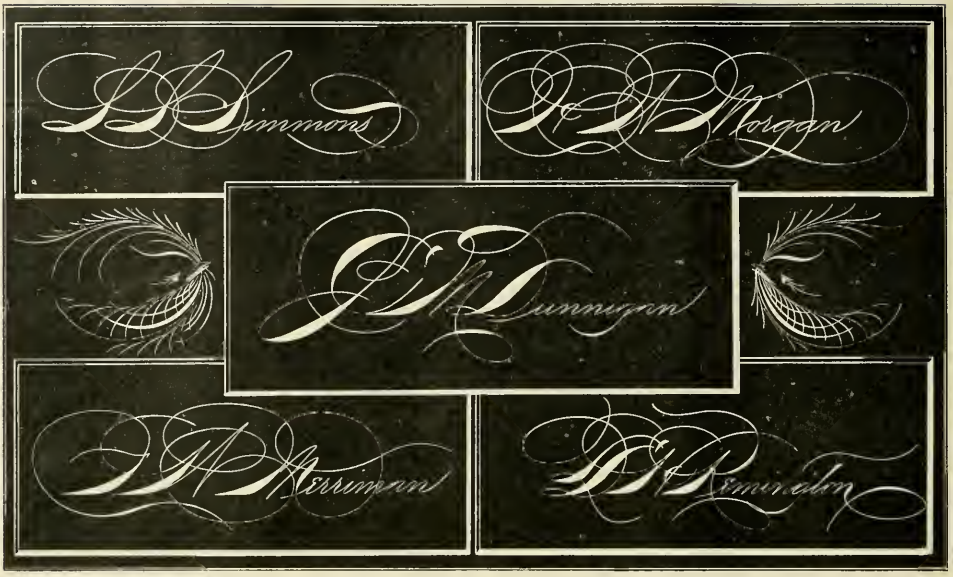
Practical Bookkeeping and Twentieth Century Business Practice

combine the theory and practice of accounting in the right proportions. These publications are the joint work of experienced teachers and practical accountants. The forms introduced are taken from the offices of the most successful business houses. The student is furnished with a perfect mechanical copy for his work. Schools that have adopted the Practical books are sending out bookkeepers who get the positions that pay—and keep them.

We publish a full line of text-books for commercial schools. Write for full information. We pay the freight.

THE PRACTICAL TEXT BOOK COMPANY, Publishers
EUCLID AVE. AND 18th STREET, - - CLEVELAND, OHIO

PRACTICAL TEXT BOOK COMPANY
CLEVELAND ~OHIO



By J. W. Lampman of the Mosher-Lampman Commercial College, Omaha, Nebr.

I will write your name on one dozen **CARDS** for 15 cents.
I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

CARDS! For Fine Penmanship

Hand Cut—1,000 3-ply Special Wedding 85c, 5,000, $4.00; 1,000 3-ply colored, 85c. 1,000 3-ply Tinted, 85c by express. By mail prepaid, 500 3-ply Special W. 70c; 500 Colored 70c. 500 Assorted Comic, $1.25; 500 Assorted Scrolls, $1.25.

POST CARDS

Flourish Designs with sentimental readings—something new. They show beauty and skill in an art much admired. Sample dozen 15c. How to succeed in selling post cards. My Album, 2c. Designs and Card Writer's Manual. All about quick selling cards. 2c. Your business solicited.

19 SNYDER ST. **W. McBEE.** ALLEGHENY, PA.

FINE PENMANSHIP

Superior courses in *Business and Ornamental Penmanship*. All copies are pen written. Enclose 2c stamp for specimen of my writing and circular.

H. B. LEHMAN
Central High School ST. LOUIS, MO.

WANTED To purchase whole or part interest in a well established Commercial College. Give complete information as to attendance, tuition rates, competition, and terms of sale. Eastern locality preferred. Address

"BUSINESS," Care Business Educator,
Columbus, Ohio

FRESH FROM THE PEN

Specimen Business Letter - 15c
Specimen Ornamental Letter - 25c
One dozen Cards - - - 20c

Agents Wanted

Resolutions Engrossed. Prices Reasonable. *Write to-day.*

E. H. McGHEE,
255 Mercer Street, Trenton, N. J.

— 91 —

LESSONS IN PENMANSHIP
By FRED BERKMAN of
The Blair Business College
SPOKANE, WASH.
Price 50c. Discount to Schools

BIGGER BRIGHTER BETTER THAN EVER

PENMAN WESTERN STATE NORMAL

Specimen Letter, Business Hand	$ .50
Specimen Letter Ornamental and Superfine	.75
Wedding Invitations, dozen	1.50
Written cards—very fine, dozen	.25
12 Lessons in Business Writing	7.50

DIPLOMAS ENGROSSED—German or Old English

NOTE All card orders of 50c or over are packed with tissue in neat imitation wood box—a fine idea for ambitious penmen.

J. A. STRYKER, Kearney, Nebr.

ARTISTIC DIPLOMAS

OUR BUSINESS is designing, lithographing and printing FINE DIPLOMAS and CERTIFICATES of all styles. Stock designs suitable for all kinds of schools. MADE TO ORDER DIPLOMAS a specialty. Sketches and estimates furnished on request.

All hand work diplomas on sheepskin, plain or with brush and color illumination. Diplomas neatly filled. Profusely illustrated catalog and full-sized samples free. Prices the lowest and quality guaranteed the best.

HOWARD & BROWN,
ROCKLAND, ~~~ MAINE.

· BEST QUALITY ·

College of Penmanship and Drawing

One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelchner.

If interested write for information. Address

Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.

LEARN TO WRITE

At Home. America's Finest Penman teaches you. Complete new compendium, 6 position plates, 98 lines of copy, Dashy off-hand flourish and a large sheet of instructions for practice. All for a dollar bill.

Francis B. Courtney, Cedar Rapids, Ia.

10c per Copy STUDENTS 50c per Year

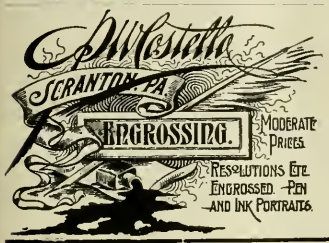
ART MAGAZINE

G. H. Lockwood Editor

Of interest to Students of Cartooning, Designing or Illustrating. Gives lessons, publishes and criticizes students' work. Regular publication, not sent as a "PRIZE."

Address G. H. LOCKWOOD, Editor

KALAMAZOO, MICH. DEPT. B3



ESTERBROOK'S PENS

"Easy to write with, Hard to use up."

CORRECT DESIGN UNIFORM TEMPER DURABILITY

150 STYLES

A 1 PROFESSIONAL

Fine pointed and elastic for card writing

TEXT WRITERS

Made in 3 widths and with long point to both left and right

453 BUSINESS AND COLLEGE

With fine and extra fine points. Elastic and smooth writing

ESTERBROOK STEEL PEN MFG. CO.

26 JOHN ST., N. Y. CITY CAMDEN, NEW JERSEY

FOR One Dollar you will get the truest and strongest "summing up" of NAPOLEON BUONAPARTE ever penned. A masterpiece of word-painting. An intellectual treat and a feast to the lover of fine penmanship. L. MADARASZ, Knoxville, Tenn.

ADVERTISING PAYS

In the BUSINESS EDUCATOR if you have the right goods and put them up right.

Penmanship Copies

REPRODUCED IN FIRST CLASS STYLE BY

The Franklin Company

340-350 DEARBORN ST

Chicago, Illinois

FINEST PENMANSHIP SUPPLIES OBTAINABLE.

PENS AND HOLDERS.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00 ¼ gross 25c 1 dozen---12c

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c. ¼ gross 25c. 1 dozen 10c

Zanerian Medial Pen—A high-grade medium, extra smooth pen for business writing. None better. Just right for students and accountants. Gross 75c ¼ gross ---25c

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c. ¼ gross 25c. 1 dozen---10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ gross 25c, 1 dozen ---12c

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ gross 25c, 1 dozen----10c

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross $1.00 ¼ gross 25c, 1 dozen---12c

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ gross 25c, 1 dozen---12c

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens----15c

Gillott's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens 15c

Soennecken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2 2½, 3, 3½, 4, 5, and 6 single pointed and 10, 20, and 30 double pointed. ---25c

Double Holder for Soennecken Pens—Holds two pens at one time---10c.

Zanerian Oblique Penholder—Handmade, rosewood, nearly 12 inches long, a beautiful and perfect holder. 1 holder ---50c

Fine Art Oblique Holder—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. Nearly 12 inches long. 1 holder sent in a small wooden box---$1.00

Zanerian Expert Oblique Holder—The best low-priced oblique holder made.

1 holder	$ .15
3 holders	.35
6 "	.60
12 "	1.10
¼ gross	3.00
1 "	11.25

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c, 12 holders---65c

CARDS, INK, PAPER, ETC.

Blank Cards—White bristol with finest surface for fine penmanship.

100 by mail postpaid	$ .28
500 by express	.75
1000 by express	1.35

Black Cards—Best made for white ink.

100 by mail postpaid	$ .28
500 by express	.75
1000 by express	1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.

6 sheets by express	$ .60
12 sheets by express	1.00
2 sheets by mail postpaid	.50

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½x23 inches.

6 sheets by express	$ .40
12 sheets by express	.70
3 sheets by mail postpaid	.50

Black Cardboard—Finest for white ink. Sheets are 22x28 inches.

6 sheets by express	$ .50
12 sheets by express	.75
2 sheets by mail, postpaid	.50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21x33.

6 sheets by express	$ .50
12 sheets by express	.70
3 sheets by mail, postpaid	.50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawing for photo-engraving.

1 bottle by mail, postpaid	$ .30
1 dozen bottles by express	2.00

White Ink—Very fine.

1 bottle by mail, postpaid	$ .25

Arnold's Japan Ink—Nearly ½ pint bottle by mail postpaid---$ .40

1 pint by express---.45

1 quart by express---.75

Writing Papers—All our writing papers are 8x10½ inches in size and contain 960 sheets to the ream. Ruling is faint and can be furnished wide (½ inch) or narrow (⅜ inch).

Extra fine 14 lb. white wove—

1 ream by express	$3.15
½ " "	1.60
¼ " "	.95

50 sheets by mail postpaid---.55

Extra fine 12 lb. white wove—

1 ream by express	$2.70
½ " "	1.45
¼ " "	.80

100 sheets by mail postpaid---.65

Extra fine 10 lb. white wove—

1 ream by express	$2.15
½ " "	1.20
¼ " "	.70

100 sheets by mail postpaid---.60

Extra fine 12 lb. Azure (blue)—

1 ream by express	$2.20
½ " "	1.20
¼ " "	.70

100 sheets by mail postpaid---.65

Extra fine 17½ lb. Wedding stock—

1 ream by express	$4.50
½ " "	2.50
¼ " "	1.40

50 sheets by mail postpaid---.70

Medium Grade Practice Paper—

1 ream by express	$1.70
½ " "	.95
¼ " "	.55

100 sheets by mail postpaid---.65

Send 5 cents in stamps for a sample sheet of each of the six grades.

All goods go by mail postpaid, except those mentioned to go by express, on which purchaser pays carriage charges. Of course the cheapest way to secure the heavy goods is to order fair sized quantities and have them go by freight.

We handle the best and can save you money. Cash must accompany all orders. Prices are too low to keep accounts.

Remit by money order, or stamps for small amounts.

Address, ZANER & BLOSER, COLUMBUS, OHIO.

Bookkeeping and Accountancy

What does this title suggest to you ?

If it suggests something radically different from what you have been accustomed to expect in a new work on bookkeeping, you are right.

If it suggests something too difficult for beginning students in the usual bookkeeping course, then you are wrong. It's easier—much easier for teacher and learner.

If it suggests radical changes in the teaching of practical methods, then you are right, for it teaches, from the start, only *one* way, and that is the *right* way, of classifying and recording transactions. You will have to bid good-bye to many of our old ways of doing things, but you will be glad they are gone when you know *the better way.*

But I must not tell you too much about this new work upon which I have labored for two—yes, three years. I am announcing it now because I want to hear from all those who are ready for something new and worth while. Write now, and get in line for the good things coming,

The printers promise rapid progress, but the new work is to be the last word in printing excellence, and it will take time to please me. I promise it, however, for use in September. It will be ready much sooner.

Write now. Sincerely,

H. M. ROWE, President, SADLER-ROWE CO. **Baltimore, Md.**

Advanced Texts For Your Bookkeeping Department

Here are brief descriptions of two texts selected from our full list of publications for commercial schools and departments that will be of especial interest to you at this time. Both are well-known and popular

LYONS' COMMERCIAL LAW

If you have not started your class in commercial law you will soon. Why not plan to use this standard text ? It is authoritative and satisfactory from the standpoint of the lawyer, the business man, and the teacher. It is a very practical work. In style it is brief and concise. It contains more law that the student can carry away with him than many texts of nearly twice its size. It avoids technical terms where possible, and students find it attractive and easy of assimilation.

BIRCH'S RAPID CALCULATION

Twenty minutes each day spent on these lessons will develop in your students an accuracy and facility in practical business computations that will surprise you. There are 124 lessons, one for each day for six months. Two out of every three lessons come to the student ready to be filled out. The third is a dictation lesson, material for which is supplied to the teacher alone. It is a new work which has already won great popularity.

Don't forget that we have a number of advanced texts in bookkeeping. Follow your beginner's text with **Wholesale Accounting, Mercantile Accounting** and **Modern Corporation Accounting,** in the order named, and you will have a strong advanced course. Use these texts now, and meantime get into touch with us in the matter of a good beginner's text for next year. Also write us for information concerning New Business Arithmetic, Modern Business Speller, Modern Business English, Modern Business Writing, Popular Dictionary, or a text for any subject taught in your shorthand department.

CHICAGO
378 Wabash Ave.

J. A. LYONS & COMPANY

NEW YORK
1133 Broadway

THE BUSINESS EDUCATOR

TEACHERS' PROFESSIONAL EDITION. ONE DOLLAR A YEAR
MARCH, 1910

THE

B. E.

MEANS MORE TODAY THAN A DECADE AGO BECAUSE BUSINESS EDUCATION AMOUNTS TO MORE, AND BECAUSE THE BUSINESS EDUCATOR HAS HONESTLY STRIVEN TO REFLECT THE BEST IN THE PROFESSION.

ZANER & BLOSER
PUBLISHERS
COLUMBUS, OHIO

THE Bliss System

THE GREAT OFFICE PRACTICE SYSTEM

The **BLISS SYSTEM** affords a most complete OFFICE PRACTICE DEPARTMENT.

BLISS SYSTEM demands offices which are equipped with the most MODERN OFFICE BOOKS and APPLIANCES, with all of which the student must become perfectly FAMILIAR before graduation.

BLISS SYSTEM with its necessary offices, presents a BUSINESS-LIKE APPEARANCE in the schoolroom.

BLISS SYSTEM affords the GREATEST INCENTIVE for THOROUGH and CONSCIENTIOUS work.

BLISS SYSTEM affords an ACTUAL OFFICE EXPERIENCE.

BLISS SYSTEM graduates can HOLD as well as TAKE positions.

BLISS SYSTEM graduates are in demand.

BLISS SYSTEM is a MATERIAL FACTOR in SELLING TUITION.

The Bliss System differs from all other systems on the market inasmuch as all transactions are performed over the counter. The offices are occupied by the advanced pupils who take care of the work which comes to them the same as it would in any business house. The work in each office must reach the standard required for promotion before the pupil can enter the following office.

The Actual Business feature appeals to the students and they become intensely interested in their work, when it is easy to secure the most practical results.

If your department is not large enough to warrant the introduction of the Actual Business System, try our FOLDER SYSTEM which does not require offices.

WRITE FOR PARTICULARS

THE F. H. BLISS PUBLISHING CO.

SAGINAW, MICHIGAN.

MODERN
BUSINESS
CORRESPONDENCE

It Is Never Too Soon to
"Change to the Best"

One of our "Good Teachers"

Erskine's Modern Business Correspondence

A PRACTICAL TREATISE on the writing of business letters, including voluminous exercises in Word Study, Synonyms, Punctuation, Ad Writing, etc., designed to give to the student one of the chief qualifications of success, the ability to use plain, clear-cut, terse, but withal, graceful, forceful and effective English in a business letter.

¶ Teachers are delighted with the results obtained from this book.

Send for our catalog of "Good Teachers"

THE BOBBS-MERRILL COMPANY
Indianapolis, U S A

Spencerian Chartier Shorthand

Those who have investigated the Spencerian Chartier system, to the point of knowing it, find that there is not a word in the English language which they cannot write with this system—write it without a pen lift, something that is not claimed for any other system, living or dead.

They also find that they can read fluently what they write, even though they have been studying the system an average of one hour a day for only a few weeks.

They also find that they can read not only what they write with the system, but what anyone else writes.

Please notice that that point gives Spencerian Chartier Quick Writing its world-wide and epoch-making significance. ONE CAN READ WHAT ANYONE ELSE WRITES.

SPENCERIAN CHARTIER SHORTHAND is taught by mail in TEN SIMPLE LESSONS to teachers, free of charge. Send for first lesson and begin the most fascinating study of your life.

SPENCER PUBLISHING CO.
707 Common St. NEW ORLEANS

Situation Certificates

Burdett College, of Boston, with an enrollment of over 1800 students last year, gives each graduate a Full Life Membership in the Situation Department of their school. Messrs. H. L. Jacobs, Providence, R. I., and Fisher Bros., Somerville, Mass., are awarding membership certificates. So are others. A circular containing reproduced specimens and prices of our different designs will be mailed on request.

F. W. Martin Company
100 Boylston St., Boston, Mass.

BE A GRAFIST

Learn to Write GRAFONI the SHORT-longhand

A radically original, ideally perfect phonography of the English Language, THREE times as brief and rapid as the present cumbrous longhand, which it is designed to supersede.

LESSON IN GRAFONI

(Part of Alfabet)

SIMPLE WORDS WRITTEN IN FULL

a an and the of I am to it for

READ AND WRITE

I may not get home till quite late tonight

He will row the boat to the shore for me

Grafoni is a phonetic shorthand adapted to general use—Grafoni is not a reporting stenography—no sounds are omitted—every sound in every word is accurately recorded, and the writing is complete and permanently legible.

Grafoni can be written in full, accurately recording every sound in every word, at a speed of from 75 to 100 words a minute!

Every Grafoni letter begins and ends *at* the line of writing, an indispensable requisite of a shorthand intended for universal use. All the Grafoni letters connect at the same level and are adapted for use as printing types, to take the place of the present Roman letters.

GRAFONI TYPE ALFABET GRAFONI SCRIPT ALFABET

The efficacy of Grafoni lies wholly in the scientific alfabet—the Grafoni Alfabet is ideally perfect in its harmonious completeness—The Grafoni Alfabet is a beautiful thing—a poem in form!

Grafoni is an easy and accurate means of recording and presenting the pronunciation of English words in dictionaries and textbooks, and of teaching children and all who speak or desire to speak the language, the exact number, nature, relation and combination of English sounds.

You are not well-informed, nor up-to-date, unless you possess a copy of the "Grafoni Instructor." Every penman, every teacher, every student in America should know all about Grafoni—the short-longhand of the future.

The GRAFONI INSTRUCTOR contains complete rules for writing and joining letters, vowel and consonantal combinations, common words, principles of pronunciation, punctuation, exercises, etc., etc.

Complete Grafoni Instructor, bound in purple cloth, stamped in gold, price only 50 cents. Address

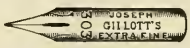
HITLOFI GRAFIST, 539 Cass St., CHICAGO

(1910 edition, Revised, 48 pages)

Gillott's Pens

The Most Perfect of Pens

PRINCIPALITY PEN, No. 1



VICTORIA PEN, No. 303

DOUBLE ELASTIC PEN, No. 604 E. F.

Gillott's Pens have for seventy-five years stood the most exacting tests at the hands of Professional and Business Penmen. Extensively imitated, but never equalled, **Gillott's Pens** still stand in the front rank, as regards Temper, Elasticity and Durability.

SOLD BY ALL DEALERS

Joseph Gillott & Sons

ALFRED FIELD & CO., Sole Agents

93 Chambers St. NEW YORK

Higher Accounting

Advice to Commercial Teachers

Send for information regarding the Bennett Correspondence Course in Accounting and Auditing. No commercial teacher is fully equipped for his work who does not have a knowledge of higher accounting—it insures better work and higher salary.

The author's standing as instructor, commercial school manager, and accountant, is proof of his ability to prepare others for the same work—and his membership in the leading associations of accountants in America is evidence of qualifications and standing. The Bennett Certificate is a passport to a good position, and is commended by leading commercial school proprietors.

Leading Accountancy Course of America

R. J. BENNETT, C. P. A.

1421 Arch Street, Philadelphia, Pa.

In Teaching Bookkeeping

It Pays to Begin Right

Lockyear's

INDUCTIVE BOOKKEEPING

Offers advantages over any other system on the market.

Highly endorsed by some of the largest schools in the country. Especially well adapted for correspondence instruction. Unexcelled for beginning classes in Parochial and High Schools. Sample outfit, including teachers reference book, sent to any teacher or school, charges prepaid, on receipt of $1.00. Correspondence solicited.

Address,

M. H. LOCKYEAR

EVANSVILLE, IND.

Does Teaching Gregg Shorthand Pay?

Here are two advertisements, clipped from one of the magazines last month:

GREGG MAN WANTED

$150 A MONTH

An A1 commercial school asks for a Gregg man as shorthand principal, for September 1910, at from $120 to $150 a month; or if we cannot get the man, then a woman at about $100 a month. Candidates will be interviewed at the E. C. T. A. convention in Washington in April. Many other calls coming constantly. Let us help you.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

A Specialty by a Specialist

E. E. GAYLORD, Manager — 35 Ocean Street, Beverly, Mass.

Mr. Gaylord is one of the most constant Eastern advertisers for Gregg teachers.

TEACHERS WANTED BY BROWN'S BUSINESS COLLEGES. For next year we must have—

25 or more new assistant teachers; salaries $40 to $60 per month.
10 or more Department teachers; salaries $70 to $125 per month.
5 or more Principals; salaries $1,500 to $3,000 per year.

We offer a special training, free of charge, to all who need it before taking up the work of teaching in any one of our schools. Ambitious teachers, and students who desire to enter upon teaching are invited to write for full information to G. W. BROWN, President Brown's Business College, Peoria, Ill.

Mr. Brown operates twenty-two business colleges in the Middle West in all of which Gregg Shorthand is taught.

No argument, we believe, is needed to enforce the logic of the foregoing advertisements. Gregg-Shorthand-commercial teachers are wanted everywhere—the others only occasionally.

A Suggestion

You possibly are among the hundreds of commercial teachers throughout the country whose one qualification needful to put them in line for more *profitable positions* is a knowledge of GREGG SHORTHAND. Why not get that knowledge now? Our correspondence course in Gregg Shorthand is open to you—free. The work is intensely interesting. But very little time is required to master it. You get the work under the direction of experts—trained teachers who know the science of education—whose suggestions and criticisms will be helpful in all your work.

When you have completed the work, the services of our Teachers' Bureau are yours—also free. By beginning now you can finish the work by the end of the season and be ready for next year. All that is necessary is to merely say you want to take the teachers' correspondence lessons, and the lessons will be sent.

Why do we make such a liberal proposition? Simply this—*we need the teachers.* Gregg Shorthand is now taught in fifteen hundred schools, and is being adopted by from three to four hundred new ones yearly. Naturally this creates a constant demand for teachers. We often *lose* the adoption of the system because we cannot supply a teacher. It costs us a great deal of money to carry on our correspondence course, and to advertise it. Just think this over: Would we do it unless we were absolutely sure we could place every teacher we trained?

Send for our new booklet "How to Increase Your Salary."

THE GREGG PUBLISHING COMPANY

New York — **Chicago**

All recent Professional and Amateur Contests have been Won by Advocates of
CHARLES E. SMITH'S

"Practical Course in Touch Typewriting"

(Readopted for a further period of five years by the New York
Board of Education, commencing January, 1910)

67 East 9th
Hall Block

Modern School of Business
The Quality School
Eugene, Oregon

January 21, 1910.

Isaac Pitman & Sons,
31 Union Square,
New York, N. Y.
Gentlemen:

Last fall we wrote you in regard to your "Practical Course in Touch Typewriting" and you sent us a complimentary copy of same for our examination. We at once gave this copy to one of our students in order to give it a thorough test and were so well pleased with the progress made by this student that we placed an order with you for 50 of these books and are now using them in our school with very good success.

One young lady who has been in school just two months and ten days, at this writing, writes readily at the rate of 35 to 40 words per minute on absolutely new matter. We think this something of a record in itself as we note from your advertising matter that the record now belongs to Miss Josephine Kroeplin who wrote 34 words after a school period of three months and 28 days.

In view of the fact that we believe our pupil can eclipse this record with perfect ease and perhaps establish one much higher, we would be pleased to have you send us full information as to the tests, subject matter and manner of holding same.

We would also like to know if there is any method of making these records official without attendance at a regular contest, or, when the next contest will be held, where and requirements for entrance in the same.

Thanking you for all the information that you can furnish us relative to this subject and with best wishes, we are

Yours very truly,

MODERN SCHOOL OF BUSINESS.

By M. H. Cleaver

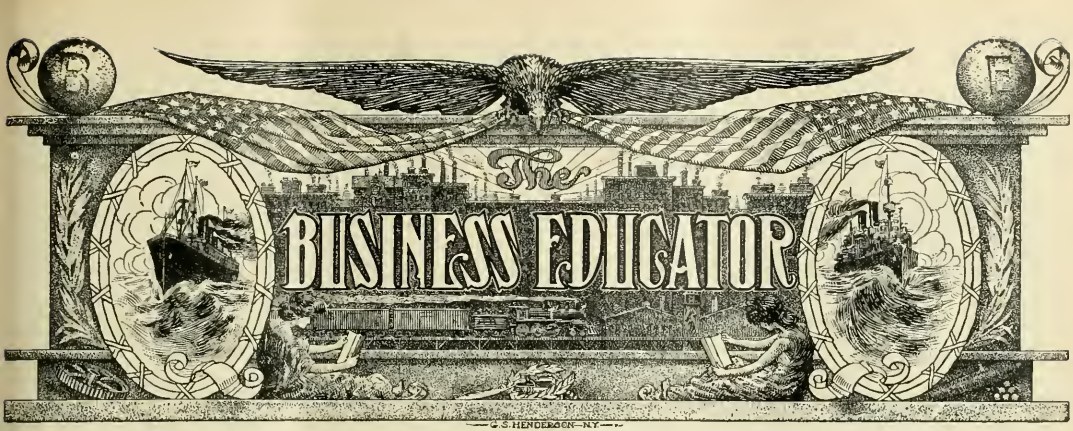
The reason of the phenomenal success of "A Practical Course" rests mainly in the scientific and pedagogical way in which the student advances while mastering the keyboard. The strong fingers are not strengthened at the expense of the weak fingers; neither are the weak fingers wearied with drills in advance of their more nimble brothers. **All the fingers are trained all the time,** with due consideration for the strength and suppleness of each. The student goes from the known to the unknown, the line of least resistance being followed throughout, so that he acquires the ability to write by touch almost before he knows it.

Eighth Revised Edition now ready. Stiff paper covers, 50 Cents; cloth, 75 cents.
Teachers' Examination copy, postpaid, 34c and 50c respectively. Mention school.

Write for "Why the Isaac Pitman Shorthand is the Best," and Particulars of a Free Mail Course for Teachers, Principals and Proprietors.

ISAAC PITMAN & SONS, Publishers,

31 UNION SQUARE, NEW YORK



VOLUME XV. COLUMBUS, O., MARCH, 1910 NUMBER VII

THE BUSINESS EDUCATOR
Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. Zaner, - - - - - - - Editor
E. W. Bloser, . - - - Business Manager

Published Monthly (except July and August) by Zaner & Bloser, 118 N High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra: Canadian Subscriptions 10 cents extra.)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted. If personal checks are sent, add 20 cents for collection fee.

Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventious, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 36 pages and is the same as the Professional Editioo, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

Back numbers cannot, as a rule, be supplied.

Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. The Business Educator being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

SOME HARD SENSE

A subscriber, reader and supporter of the B. E. recently observed in a letter, with request that his name be withheld, the following:

"The young teacher is too likely to generalize; doesn't get down to details. No one can secure good results without acquiring a good hand position. And I find it one of the difficult things to teach a crude student. He may look and look at a picture in the book and yet fail to get and keep his own hand into position. A pupil on taking up a pen almost invariably puts a tension on the muscles of the hand and arm. And he will not relax until his attention is directed to it. Show him by example that to relax the muscle means freer, easier movements. Help him to get the knots out of his muscles and there will be no knots in his writing. Knotty muscles produce jerky movements and jerky movements produce jerky writing.

"The young or inexperienced teacher needs to get right down by the side of the student and train him how to hold his hand."

Well said, Brother Modesty, and we thank you sincerely. These are the trifles which make for perfection in the teaching as well as in the product. Will not some one else expose, as our teacher once said, "his lack of ignorance?"

BETTER WRITING

During the past year much interest has been manifested in the subject of good penmanship on the part of school superintendents and teachers, considerably more than we have ever known since we entered the profession now over a quarter of a century ago.

Superintendents, instead of being indifferent or luke warm on the subject of practical writing are active and anxious to have help in the matter of more rational instruction and more sensible writing. To that end they are on the hunt for better texts and progressive teachers. And, as a rule, they are sensible in their demands and discriminating in their judgments,

The outlook for better writing in our public schools is therefore good and better results are sure to follow because the right people are interested, the superintendents and teachers. They are learning that arm movement writing can be taught and acquired at the hands of regular teachers and average pupils if rightly presented in practical texts supplemented by rational, pedagogical, practical demonstrations by some specialist.

The Business Educator hereby congratulates school authorities for this awakening in practical writing, and rejoices in the fact that our public schools, contrary to popular prejudice, are something more than the propagators of fads, frills and fraternities.

May the good work go on with increasing enthusiasm, more sensible instruction and more practical results.

THE FOUNTAIN PEN.

South Central High School,
Spokane, Wash., Jan. 21, 1910.

Editor Business Educator:

Dear Sir:—Would you discourage the use of fountain pens in penmanship practice, and why?

Yours very respectfully,
W. E. Haeseler.

Yes, I should discourage the use of fountain pens in penmanship practice for the following reasons:

1st, the pens are usually coarse and of a poor quality, even though made of gold.

2nd, the holders are usually top-heavy, the grip end, or where the fingers clasp it, usually being the smallest part.

Nearly all fountain holders encourage the pupils to slip the fingers down too close to the pen.

Pupils need pens sufficiently fine to enable them to practice upon compact exercises without creating blurs, and without turning out untidy manuscripts. This can best be done by steel pens of good quality. The average fountain pen is apt to slip around over paper much the same as a dull skate on ice. [Editor.]

You Never Can Tell

CHAS. T. CRAGIN,

Prin. Thompson's Business Institute, Holyoke, Mass.

MADE IN GERMANY

"Can you in your school of the evening, English to a young man teach?"

The place was the office of the old B. & S.B.C. at Manchester, and the speaker was a well dressed serious looking gentleman with fiercely upstanding flaxen hair, ruddy cheeks, and blue eyes which gleamed behind large gold-bowed spectacles. Now I was like the elderly naval man in the poem:

"At once the cook and the captain bold
And the mate of the Nancy brig
And the bosun tight and the midshipmite
And the crew of the captain's gig."

of the B. & S. B. C. faculty. In other words, I was all the faculty there was, and taught everything, after a fashion. Some things very well, I think, others I was not so sure of, notably, penmanship, but every minute of my time was taken and I was not at all anxions to get a special student in English who had been brought up in Germany where they do things very thoroughly and so I said; "We do not make a practice of teaching anything except regular commercial branches, bookkeeping, arithmetic, penmanship, commercial law and the like." "Well," he said, "I am sorry that you do not teach the English also, for I a young boy have, who has but recently across came from Germany. I am Mr. Bruner, the superintendent of the new Webber Hosiery Mill, and this boy, who is a good boy, I am teaching to be a helper on my machines, but he speaks that of your English which he hears around the factory and I wish him to know it as it should be known." I knew of Mr. Bruner very well. He was a son-in-law of old John Webber, owner of the great Webber Hosiery Mill on Mechanic's Row. He was the superintendent of the mill. Another son-in-law, Mr. Rudolph, was the bookkeeper of the company, and old Mr. Webber himself was leaving his large business in the hands of these two young men, men of 30, or 35 I should say, and himself had retired from active work to smoke his big meerschaum pipe and read works on philosophy.

I always liked to help a boy who wanted help and so I finally said: "Well, suppose you let him come in Monday evening and I will talk with him and if I can help him I will do so." And so I met Johnny Meyer, just over from Germany to learn the machinist's business in a big hosiery mill where hundreds of swift moving machines kept the mechanics busy from morning till night. He was an attractive lad with bushy flaxen hair, red cheeks and blue eyes, and like most German boys of 18 he was very well educated in his own language and could handle figures far better than our American boys and girls. But it was not an easy task to teach him English for I had no German and the English he had picked up was the English of the mill hands of Manchester, more noted for force than elegance. I could give him but little time, for, as I have said before, I was the only teacher and I was kept on the jump every minute, and so it came about that I had him come to my room Saturday nights and often in the afternoon Sunday, and, after a fashion, I taught him English. We read from the school readers and I explained the meaning of words as well as I could and we talked of many things;

"Of ships and shoes and sealing wax,
of cabbage and kings,"

and on the whole he made excellent progress. I had him write me letters about his work and on other subjects and I don't know but he got as much out of it as he would have from a scientific teacher at a dollar a lesson. I didn't charge him much anyway, for he was poor and I liked him. He was not at all a brilliant lad but he would do what I told him, and Mr. Bruner who would call occasionally to inquire about him said he was becoming an excellent mechanic and saving money. Johnny had told me much of interest about his home life in Germany. He was one of three boys, sons of a German peasant in the village from whence Mr. Bruner had emigrated to America. His father, a village shoemaker, had died some years ago and left his mother with three well-grown boys, of whom Johnny was the youngest by several years, and a couple of little girls. Said he; "We were very poor and we had not often meat to eat as you do in this most rich country, but we were very happy. Frederich and Heinrich worked and each had served his term in the army and I was at school and my mother, with my help, could mend the shoes nearly as well as my father had done and there was always plenty of good black bread with lettuce and radishes and cabbage from the garden for salads and soups, and already we had begun to save money that Heinrich might go to America." But clouds were gathering over the humble German family.

Napoleon the Third, "Napoleon the Little," as Victor Hugo called him, felt his throne tottering under him. It was a throne secured by a bloody coup d'etat. It had been kept up by fraud and deceit and treachery, and now, as he felt it sinking under him, he knew that the only way to save it was to declare war on Germany. The French army was honeycombed with corruption, poorly equipped, and badly officered. But: "On to Berlin" was the cry on the Paris Boulevards and "Vive l'Empereur" rang from the bearded lips of the army as they rushed over the border. They went "On to Berlin" all right but they didn't stay long, in fact they never got there. Old Bismark, the iron chancellor, greatest of Germans, was more than prepared. He knew what was coming, his keen, far seeing eyes had read the situation years in advance of its coming, and the half armed, half equipped, poorly officered army of France encountered the magnificent forces of Germany and Prussia and Saxony, every man of them perfectly drilled, perfectly armed and perfectly equipped. The volatile Frenchmen shattered like glass against the iron walls of German discipline, and it was a race backward until the fragments of the army found refuge behind the walls of Paris with the German Uhlans thundering at their heels and a ring of German cannon around the doomed city. But the great disaster did not come until many a good German soldier had bit the dust.

Frederich and Heinrich Meyer, brothers of our Johnny Meyer, had been called out with the Landwehr and both were at Gravelotte when the French cuirassiers made that splendid charge against the German cannon, which annihilated them, and the two Meyer boys were both taken out dead from the tangled mass of horses, riders and cannon after the wild charge was over, and so Johnny was left, a boy of 16, with a mother and two sisters to take care of. It was a hard task, for the boy could get little to do. And then—Mr. Bruner came over from America and took Johnny back with him, leaving the mother and the two sisters in the fatherland, where they managed to live with some little help which he was able to send them. They were doing better now and Johnny was saving his money, every penny of it, with the purpose of bringing them over here as soon as he could get enough saved to provide a home. He was a very close fisted boy. He didn't smoke, because he said: "It too much costs" and he didn't even take a glass of beer because he was anxious to add to the slowly growing sum which would bring his mother and two sisters across the ocean. He said to me: "I do not my pay draw, except what is to pay for my board and my room, but I leave it with the company and the company pays me 7 per cent. interest on it, while in the bank I would but 4 per cent get." I found afterwards that a good many of the German employees of John Webber & Sons were doing the same, leaving their pay in the hands of the company and getting 7 per cent. interest on it.

But my term of services at the old B. & S.B.C. was drawing to a close, for I had accepted a position as bookkeeper in a manufactory. Palmer had already set out on an itinerant penman's career and Dennis had gone to help A. R. Dunton fill out diplomas in Boston and was writing glowing letters of admiration of that eccentric genius's writing and wrestling, and slight of hand and profanity, which he said would cause the best of army mule drivers to expire from sheer envy.

Just before I left a new star dawned upon the horizon of penmanship. He blew in one day from Rochester, N. Y., where he had been taking some lessons at the R. B. I. and writing cards in The Arcade. As this star has continued to glow steadily ever since with no sign of diminishing luster up-to-date, he is worthy of a brief description.

I should think he might have been twenty, tall and broad shouldered, with black tumbling curly hair; black eyes gleamed under heavy lashes; a hint of an upturned mustache shaded his upper lip; a broad brimmed Stetson hat was at a rakish slant upon his curly head and he wore a wonderful pair of trousers, flaring wide at the shoe and belted at the waist over a blue flannel negligee shirt with a dashy crimson tie. He looked like a Spanish cavalier with a bit of Texas cowboy thrown in and he excited much comment from the natives and especially the girls. We of the school were not greatly impressed until he sat down at a table and picked up a pen dipped it in the ink, and then from that pen without any apparent effort on the part of the Texan, on the white paper there flowed in dazzling combination of hair line and shade the signature "L. Madarasz."

He certainly made us sit up and take notice. We were not unaccustomed to dashy writing in the office of the old "Penman's Gazette" for we had letters from all of the "big ones" and Gaskell and Fielding Schofield and Hinman and Knauss and Flickinger and Breston and H.C. Spencer to say nothing of Dennis and a lot of younger fry could sling ink some. But most of them wrote the capitals full arm and the small letters finger movement just as old P. R. Spencer and John D. Williams did when they wished to throw a fancy signature and this young Madarasz just threw them off a dozen in a minute or two, all different and all models of grace and elegance with a delightfully easy "don't give a rap" muscular movement which has since became much more common than it was then. I didn't get to know Madarasz very well then for he was coming and I was going, but he was a most unconventional kind of a fellow and didn't give a continental for anybody. A Hungarian, but Ameri-

can born at San Antonio, Texas, 1860, whose father was dead and whose grandfather, old Gen. Ladislaus Madarasz, had been one of the gallant band of Magyars who with Louis Kossuth and Gorgei had tried to achieve the independence of Hungary in the ill fated revolution of 1849. He was a tall man, the old Gen.,but Franz Josef of Austria would have made him a head shorter if he could have got hold of him. So the Gen. decided that the climate of Europe was not calculated to promote longevity and came to America and found in Texas a home where he still lives, unless I am mistaken, well on to a hundred years old. Young Madarasz got hold of a Gaskell Compendium somehow and he came up to see the man who made it and he stayed with him as long as he lived, and when Gaskell died they had planned to bring out a new and improved compendium, which would have been a notable addition to the literature of penmanship. I take off my hat to a number of artists of the pen, but if anybody has risen who can equal this Texan in dash and brilliancy of execution of faultless hair line and shade, I have yet to meet him.

An unusual kind of a man is Madarasz. Strong in his likes and dislikes. "I can't help it" he says, "I was born that way", but a good fellow with a charming wife who cooks delicious things, which she says he taught her. I can still taste the roast possum they served Healey, of the Penman's Art Journal, and myself one night in their New York flat. My readers of THE BUSINESS EDUCATOR have seen plenty of Madarasz's work as nearly as the engravers can reproduce it, but if you want to see the real poetry of penmanship just slip a dollar in an envelope and send it to L. M. and he will give you something to think about as well as to look at. But here I am wandering off into by-gone days and leaving Johnny Meyer.

After I left the old B. & S. I had my evenings to myself and Johnny Meyer spent a good many of those evenings with me. He had come to speak, and read, and write English very well indeed in the two years he had followed it at the Night School and the Saturday evenings and Sundays that we *occasionally* had together. He had taken up the study of bookkeeping too and, as he was a very good mathematician, he had no difficulty in keeping the little accounts that were called for in his position as second-hand to the master-machanic, of the big Webber Hosiery Co. His wages had been advanced and he was now getting about $15 a week, which seemed fabulous wages to the young German. He had long since paid back Mr. Bruner the money which had brought him over and he told me, with great pride, that he had almost $600 now in the hands of John Webber & Co., where it was drawing 7 per cent. interest, and he was only waiting to complete the $600 when he would bring his mother and two sisters over to this country and set up a home of his own.

When I left Business College, I took a position as bookkeeper and afterwards became general manager of a Needle Co. We made needles for hosiery mills, and so, of course, I came to know a good deal more about the firm of John Webber & Co., than I had while I was a teacher, and I began to wonder if Johnnie was doing a wise thing in leaving his money in the hands of the company as he and some more of the German employees were doing.

The hosiery business had been, for years, a very profitable line of trade. Large fortunes had been made in it and John Webber, one of the pioneers of the business, with a large mill, was supposed to be a rich man, but I knew from our account with them, that the firm was slow. We considered it good and were glad to sell all the needles it called for, but we generally had to wait two or three months for our pay and did not get it then without asking for it. I wasn't uneasy about the matter for Bradstreets rated them $75,000 to $100,000 credit good and yet I sometimes thought Johnny would be just as well off if he had his money in the bank where he could get it any day he wanted it, even if the interest were only 4 per cent. I suggested it to him once, but he had the greatest confidence in Mr. Bruner whom he idolized and for whom, I verily believe, he would have laid down his life. Then, all of a sudden, out of the clear sky came a bolt of lightning that made Johnny's prospects very dark indeed. In those days, it was the custom for the hosiery mills to sell the goods in this way: As fast as goods were manufactured they sent them to their selling house in New York. These selling houses advanced the mill money for about two-thirds the selling value of the goods shipped. Sometimes three-fourths, if the goods were standard, and charged them 7 per cent. interest for the use of the money. The selling houses sold hosiery about twice a year to the jobbers and the result would be that a half year's product of the hosiery mills was on hand before the mill men really knew what it was going to bring.

Old John Webber had not the least doubt that he was worth $100,000 and that July, when his selling house sold out the half year's business instead of being worth $100,000 he found himself in debt $60,000 to the selling house. The goods had brought far less than the cost of production, for when the crash came it was found that Webber & Sons were hopelessly behind in the matter of machinery. Moreover, Mr. Rudolph, a son-in-law, who had charge of the bookkeeping, was anything but a practical man, and his management of the affairs of the company had lead to reckless expenditure and great loss, and so the old house went down in hopeless ruin and left my young friend Johnny with six hundred dollars in the liabilities of John Webber & Son, and a mighty poor prospect of getting anything out of it.

The failure of John Webber & Sons resulted most disastrously to a good many people, and it brought out, as I had never seen before, the sensitiveness of a really fine class of German people.

The old man himself was a man of 70 or more, rather inclined to be hot-headed, a little pompous, but on the whole kind-hearted and generous.

Bruner, the son-in-law who had charge of the mill, the superintendent, was an impulsive, energetic man, inclined to be a little overbearing and not oearly so well acquainted with the business as he thought he was; really he knew but little about the practical work of manufacturing. He knew how to dominate men and push them ahead and get work out of them, and he was as kind-hearted and generous as he was impulsive and over-bearing.

Rudolph, the bookkeeper and the man most to blame for the disaster, was a dreamer, a man of fine personal appearance, a lover of the good things of life—good wine, good cigars, good books, good operas and everything that made life luxurious and easy. I suppose he understood the theory of bookkeeping well enough to look after the books of that rather large concern, but he certainly knew nothing whatever about accountancy, for it was plainly evident when things came to be examined that this big concern had been making hosiery and selling it at about three quarters the cost of production. More than that, they had been making hosiery which cost them anywhere from 10 to 40 per cent. more than it cost the big Olson Hosiery Co., right next door to them, employing the same kind of help and making the same kind of goods.

The worst feature of the failure was the fact that quite a good many of the help had, instead of drawing their wages, left all they could, after paying expenses, with the company. This was an idea of Mr. Rudolph's who thought it would be fine to build up a sort of family affair in which the help should be interested. He was perfectly honest in the matter. He said: "We have to pay the commission house seven per cent interest for money we borrow from them, why should we not let our help loan us a small part of this money and pay them 7 per cent? They only get four per cent in the banks and it will be a good thing for the help." It would if Mr. Rudolph had known his business, but when the crash came it was anything but a good thing for the help. Some of them had as much as a thousand dollars in the hands of the Company, and they came in just like ordinary creditors. You all know, I suppose, that in case of failure the wages of the help is a preferred claim, and must be paid before any other debts are paid, but that only goes so far as a month's wages. If the help chooses to loan its money to the Company it comes in just as any other creditor.

Rudolph, I suppose, was badly affected by the failure, though he showed it but little, and soon departed to Germany to visit his own people, taking his wife with him.

The effect on old John Webber was terrific. He had prided himself considerably, as middle class men do, on his wealth. Now to find himself in his old age penniless, or practically so, and with little chance of recovery, was too much for him. His heart was broken; he took his bed, the doctor came and said it was nervous prostration, and I suppose it was, medically. In reality it was a broken heart, and the old man died in less than a month after the failure.

But by far the most serious effect of all came upon Bruner. It was Bruner, young and vigorous and full of confidence in himself and in business, that felt most direfully the shock of the disaster. He took it sorely to heart. He said that he, more than anybody else, was to blame; that he should have known that they were not fighting on even terms with other manufacturers; that they were not making as cheaply as other makers; that he should have seen this and that he should not have allowed, above all things else, the help to invest their wages with the Company. And especially was he broken hearted over the condition of the young German boy he had brought over to America and who was now his second hand in the big mill. It seemed for a time as if Bruner would go mad. He lost flesh, he looked like a corpse, his eyes were hollow and sunken, and his hands trembled like those of an old man. The calmest of the lot was Johnny Meyer.

The Company owed our house perhaps two hundred dollars, not a large bill, and the man at the head of our business was a very decent kind of fellow. In cases of failure, he always looked at it that that was part of the game, that you had to lose about so much every year anyway, and when a loss came the best thing to do was to make the best of it, take what the other fellow chose to offer and say "God bless you" to him. It worked well in practice too, this plan. We were making about one hundred per cent anyway on everything sold, and if we did lose a hundred or two once in a while it was no great matter. It makes lots of difference whether you are making ten per cent or one hundred per cent in manufacturing when it comes to failures. If you are making ten per cent you have to sell ten dollars' worth to make up for every dollar of failure, but if you are making one hundred per cent all you have to do is to sell a dollars' worth and the failure's evened up.

Johnny Meyer was stunned at first by the blow, for it swept away a happy dream of years, and with it the money he had saved, a little at a

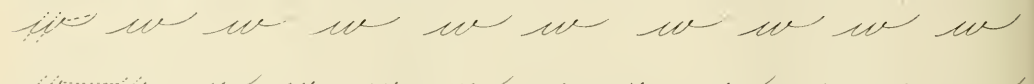
(*Continued on page 16.*)

Lessons in Practical Writing. No. 3.

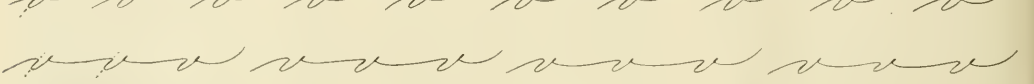
C. E. DONER, Beverly, Mass.

Director of Penmanship in Four State Normal Schools of Mass.

Subscribers' writing criticised free. Send specimens to Mr. Doner at above address, inclosing self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

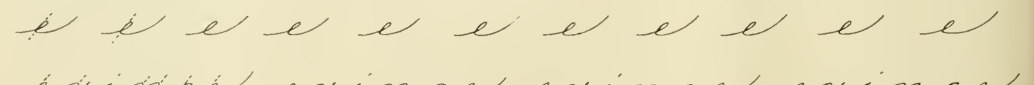


Lesson 27. Observe closely the dotted lines for uniform slant and proper curved strokes at the end of the letters and between the letters. Make from 48 to 50 w's a minute. Write the word at the rate of 15 words a minute. For the w count glide 1-2-3, curve; or, glide 1-2 stop, curve. For the three joined count glide 1-2-3, glide 1-2-3, glide 1-2-3 curve. Stop the pen at the dot, then curve. For the word count by naming the letters w-o-m-a-n.

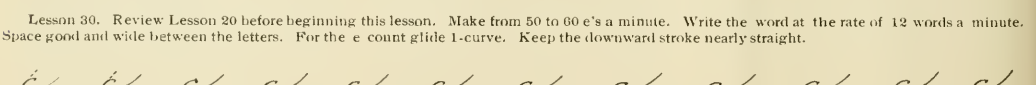


Lessson 28. Make from 50 to 60 v's a minute. Write the word from 18 to 20 words a minute. Observe good wide spacing between the letters. Keep all downward strokes on the same slant. For the v count glide 1-2, curve; or glide 1-dot, curve. For the three joined count glide 1-dot, glide 1-dot, glide 1-dot, curve. Stop the pen at the dot before gliding to the right. For the word count by naming the letters a-v-o-w.

Lesson 29. Observe the cross-stroke; it may be made either upward or downward. For the x count glide 1-2, cross. For the word count by naming the letters a-x-i-o-m. Write the word at the rate of from 12 to 15 words a minute.

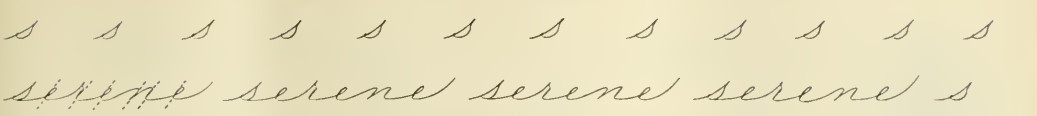


Lesson 30. Review Lesson 20 before beginning this lesson. Make from 50 to 60 e's a minute. Write the word at the rate of 12 words a minute. Space good and wide between the letters. For the e count glide 1-curve. Keep the downward stroke nearly straight.

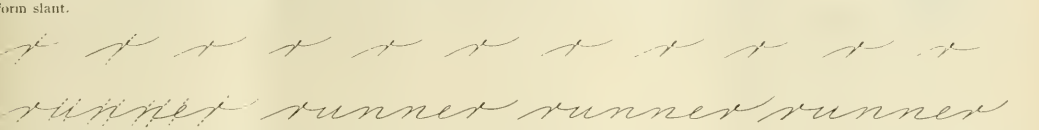


Lesson 31. Review Lesson 20 before beginning this lesson. Make about 50 c's a minute. Write about 15 words a minute. For the c count dot down, curve. Keep downward stroke nearly straight. For the word count by naming the letters c-o-m-m-a.

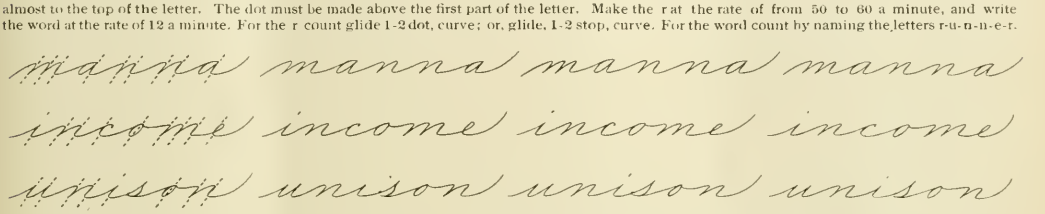
Lesson 32. Study this letter critically. Observe dotted line for uniform slant of downward strokes, and slant of the "shoulder" in the r. The "shoulder" must be a *straight* line. Make about 40 r's a minute. For the r count glide 1-2, curve. Make the "shoulder" on "1" and the downward stroke on "2." Or count glide-shoulder-down, curve. Stop the pen at the end of the "shoulder," just before making the downward stroke. Write the word at the rate of 15 a minute.



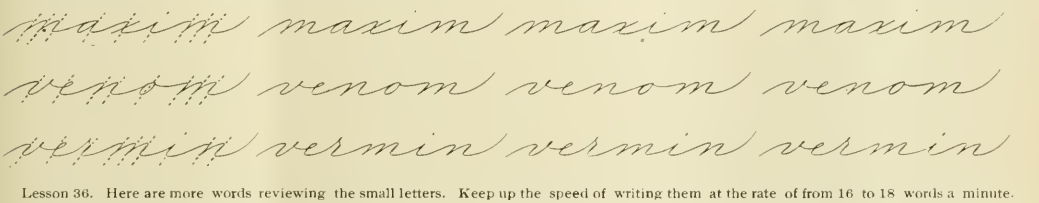
Lesson 33. Make the s pointed at the top and closed at the bottom. Make the letter at the rate of about 60 a minute, and write the word at the rate of 12 a minute. For the s count 1-2; or, 1-stop. For the word count by naming the letters s-e-r-e-n-e. Observe closely the dotted lines for uniform slant.



Lesson 34. This style of r is used a great deal in business writing. It naturally follows such letters as o, w, v, a or b. It begins like n and retraces almost to the top of the letter. The dot must be made above the first part of the letter. Make the r at the rate of from 50 to 60 a minute, and write the word at the rate of 12 a minute. For the r count glide 1-2 dot, curve; or, glide, 1-2 stop, curve. For the word count by naming the letters r-u-n-n-e-r.



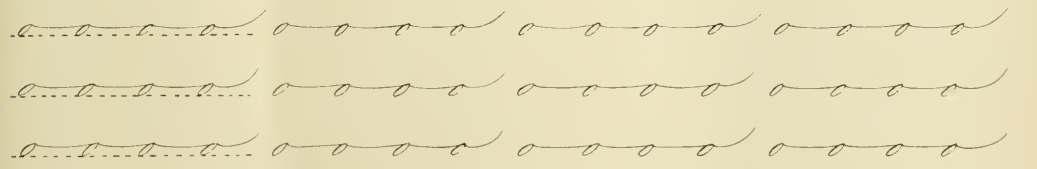
Lesson 35. Review Lessons 16 and 20 before beginning to write these words. This lesson serves as a splendid drill on a great many of the small letters. Write the words at the rate of from 16 to 18 a minute. Space wide between the letters, but not in the parts of letters. Make good ending curves, keep the wrist free, glide the third and fourth fingers on the nails and write from the muscle in front of the elbow. After writing a few lines criticise your own practice work and then continue practice again. Study, practice, criticise.



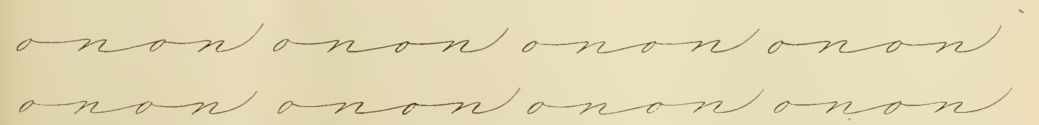
Lesson 36. Here are more words reviewing the small letters. Keep up the speed of writing them at the rate of from 16 to 18 words a minute. Swing off to the right between the letters with a strong, free movement. Dot the downward strokes in your own practice work for uniform slant and spacing, as shown by the dotted lines in the copy. Review very carefully the paragraph on "Moving the Right Arm or Paper in Writing Across the Line" in Lesson 4. Observe this scheme of moving the arm or paper in word practice.

Lesson 37. Review Lessons 9, 10 and 11.

Lesson 38. Review Lessons 12 and 13.



Lesson 39. For this exercise count 1-glide 2, glide 3, glide 4, curve; or, 1-swing 2, swing 3, swing 4, curve; or, 1-curve 2, curve 3, curve 4, curve. Space good and wide between the letters and swing off to the right with a strong, free movement. Keep the hand standing firmly on the nails of the third and fourth fingers and see that the wrist is kept free from the paper. Review the paragraph on "Moving the Right Arm or Paper in Writing Across the Line" in Lesson 4. Write about 24 exercises a minute, four letters in an exercise.



Lesson 40. Here is a splendid exercise. Practice it carefully, thoughtfully and persistently. Space good and wide between letters, but not in the parts of the n. Count o, glide n, glide o, glide n, curve. Make a good ending curve and lift the pen while it is in motion. This makes a light pointed line. Write about 20 exercises a minute, 2 o's and 2 n's in each exercise.

Lesson No. 7 in Business Writing

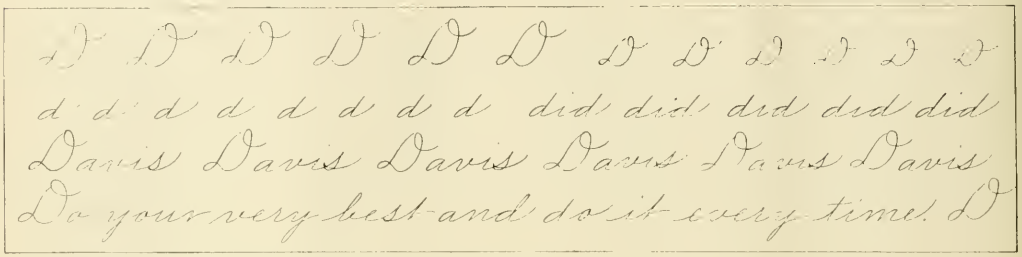
H. L. DARNER,

FALLS CITY BUSINESS COLLEGE, FALLS CITY, NEBRASKA.

Subscribers' writing criticised free. Send Specimens to Mr. Darner at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

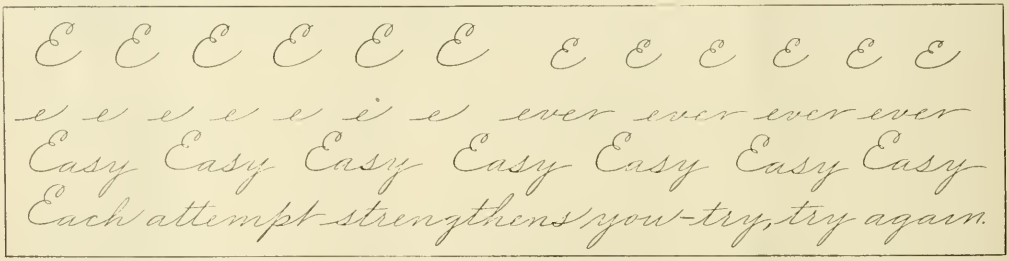
63.

See that the heel and toe of "D" both touch the line.



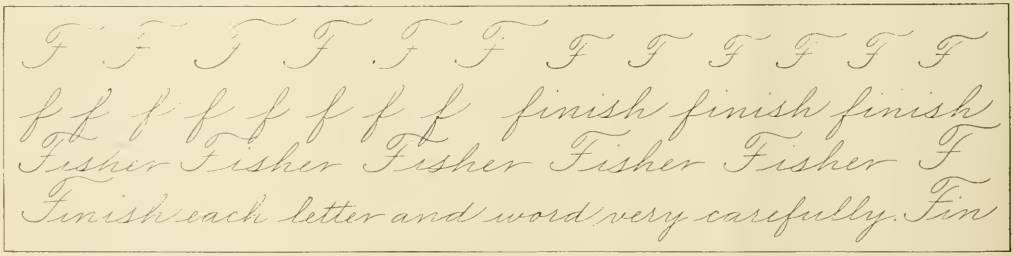
64.

Remember that all of the best penmen have their periods of discouragement.



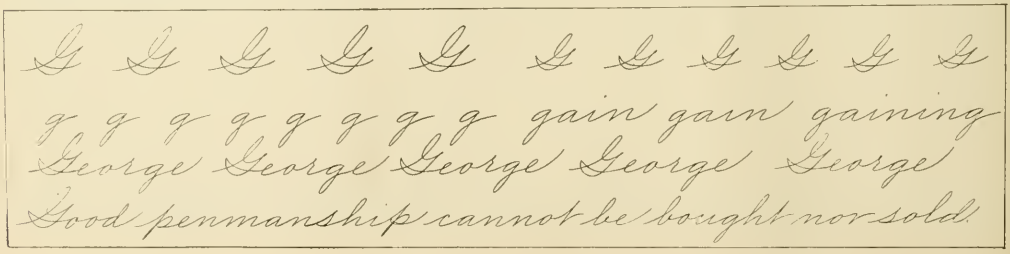
65.

Be careful, even to the very last stroke on a page.



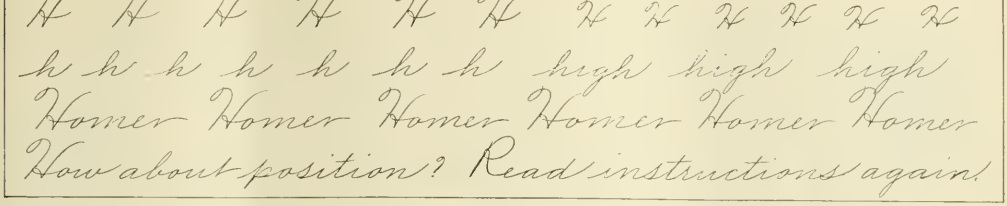
66.

A good handwriting can be gotten only by hard work.



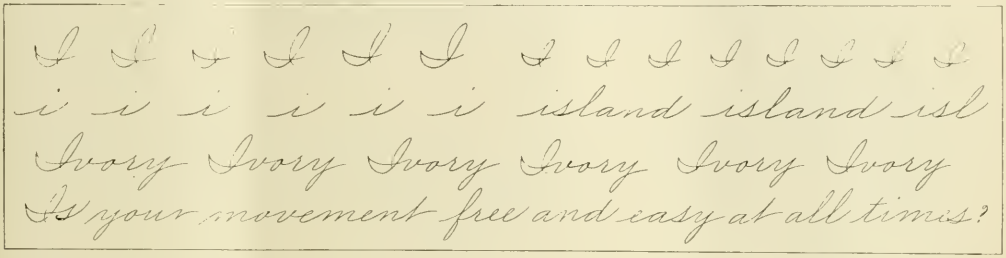
67.

It will do you no harm to read all the instructions again beginning with the September number.



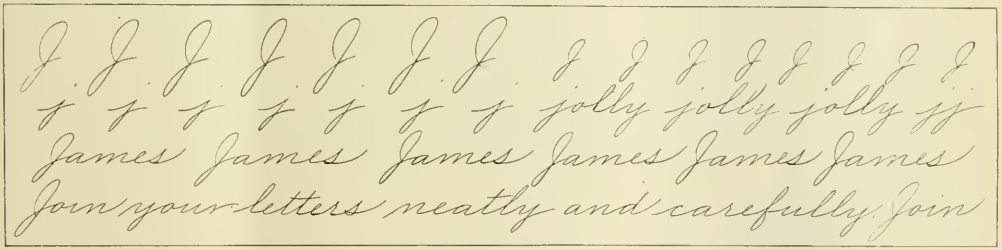
68.

You may expect to receive some very uncomplimentary remarks from me if you send me work on this plate before you have developed a free easy movement.



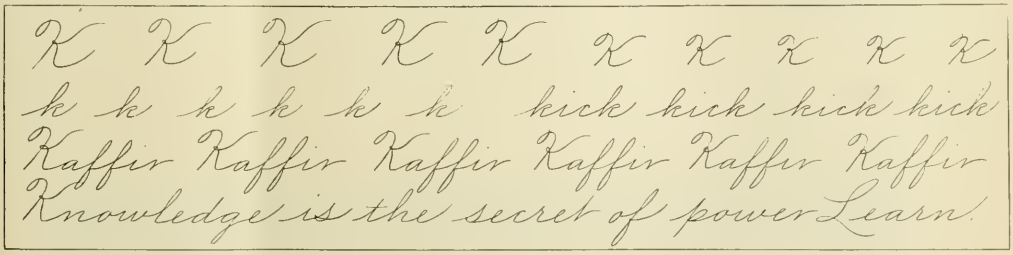
69

Watch connective strokes. Also spacing, slant, size, etc.



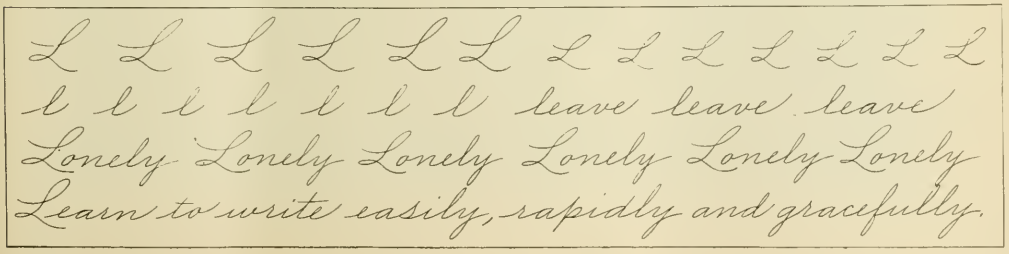
70

Learn the exact form of each letter, and you will have little trouble in making it.



71

Easy, rapid writing is in demand. No other kind is.



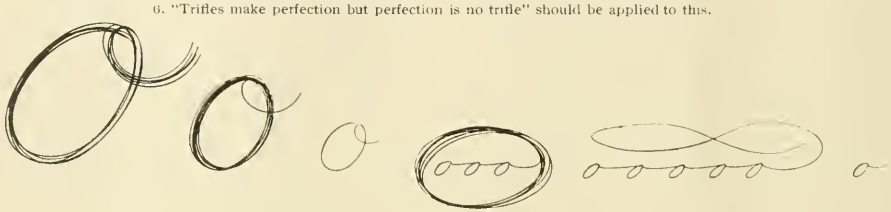
Supplementary Penmanship Practice

FRED BERKMAN,

Penman Blair Business College, Spokane, Wn.

O

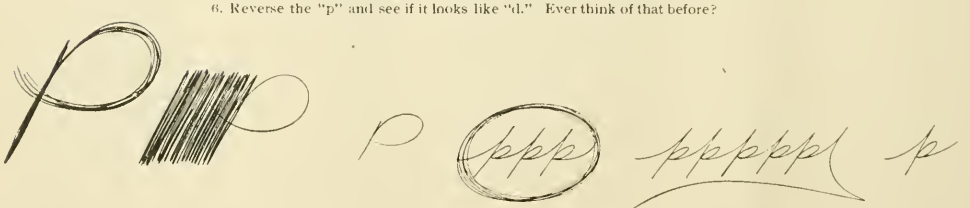
1. Watch two things—slant and proportion. Do not check the motion as you finish.
2. Don't make this too rapidly—same time as ordinary ellipses, two spaces high.
3. This is "supposed" to be the easiest letter—but is it? Sixty a minute.
4. O, o, o, (that it were possible) and then swing around. Practice makes perfect.
5. Close letter at the top, and then glide easily to the next one. 1, 2, 3, 4, 5.
6. "Trifles make perfection but perfection is no trifle" should be applied to this.



Oh that it were possible!

P

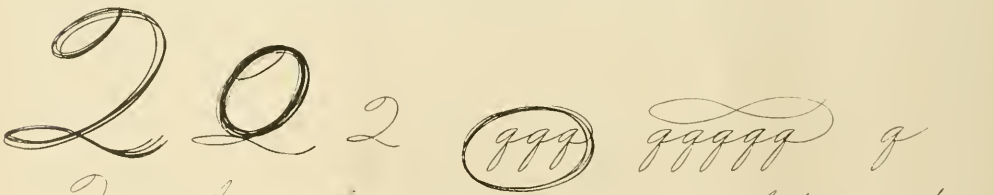
1. The down stroke is made straight—finishing part rather egg-shaped.
2. This will give you an excellent drill on the first part of letter.
3. Just four letters made by the count of two each—O, C, A, P. Down, whirl.
4. The top part of letter should appear about the same in length as bottom part.
5. Letter "p" is made as high above line of writing as letters "d" and "t."
6. Reverse the "p" and see if it looks like "d." Ever think of that before?



Put vim, energy and push in your work.

Q

1. This letter is made about the same as the "old style" 2. Big letter.
2. Notice loop in bottom left-hand corner very particularly. Outside of oval.
3. All strokes curved. It's curve, down, swing. Shake your head, too.
4. Join right on line of writing. First part made like "a;" second part, "f."
5. Nothing better than careful practice. What's worth more to you? Git out!
6. Top part of letter made almost like "a" and "i" and bottom like "f."



Quail and quinces are good to eat

ARTHUR G. SKEELS
194 West 9th Avenue
Columbus, Ohio

STARTING IN BUSINESS

What Can You Do?

Capital is equipment for doing business.

To go into business—that is, to begin supplying the wants of others—you must have an opportunity to supply their wants, and the ability to supply them.

Capital consists of all those things which give ability and opportunity to supply the wants of others.

Your hands are capital, if they can do what some one else wants done. Your knowledge is capital, if it includes what others want to know. Your brain is capital, if it can think thoughts that will help others. Your money may be capital, if you use it so as to increase the production of the things that others need.

Nothing that you have is capital, unless some one else wants it. What is valuable capital in one community may be almost worthless in another. Money would be of little value among savages. Skill in bricklaying would not command high wages in a community where bricks are not used. A set of watchmaker's tools would not increase the efficiency of a harvest hand. A corporation lawyer would earn but a scanty living in a small town. The want must exist before it can be supplied.

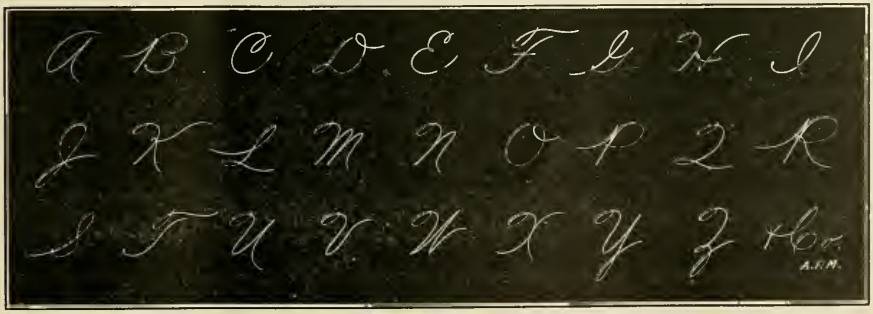
Business is taking the resources of nature and producing the material things that men want. The farmer takes a farm, and produces food. The miner brings coal and ore from the earth. The manufacturer takes products and changes their form. The merchant gathers together various products, and distributes them to the consumer. What all these different men have to offer is service.

What can you do? Your answer to this question is the measure of your capital. What you have to offer is service. The things that supply men's wants will not keep. Food and clothing must be renewed continually; if all the men who produce these things should stop working, we would all very soon be hungry and ragged.

Your capital is not *things* but *ability*. Your salary depends on what you *do*: not on what you *have*. The more people you serve, and the better your services, the larger your consideration.

Let not one failure discourage you. He that has had a fall may again stand as upright as he ever did.

Strong business writing by D. Beauchamp, Montreal, Can.



By Mr. A. P. Meub, penman and commercial teacher in the New England Business College, Worcester, Mass.

SPECIMENS

An unusually delicate, bold and attractive specimen of penmanship in the form of a personal letter is hereby acknowledged from Mr. John G. Christ, Lock Haven, Pa., who practices penmanship for the fun of it while he makes his living in another line.

A roll of specimens has just been received at our office in the shape of designs in oval exercises from the Kirksville, Mo., Business College, A. H. Burke, penman. They show quite a great deal of originality and had the ink not been too pale some might have appeared in THE BUSINESS EDUCATOR. Mr. Burke is a penman of more than average ability and conducts a good school.

Mr. C. L. McNitt, penman in the Beloit, Wis., Business College, enclosed a list of subscriptions and some specimens, both of which indicate enthusiasm and interest in the subject of practical writing. Mr. McNitt seems to be adding to his skill, if we may judge from the specimens he enclosed comprising some signatures written in ornamental style. He reports a number of new students and a good school.

A sample each of lessons in business and ornamental penmanship is at hand from Mr. H. B. Lehman, of the Central High School, St. Louis, Mo. Both are unusually skillfully and effectively written, indicating that Mr. Lehman swings his pen with as much grace and artistic elegance as has been his custom for many years. Few men in our profession are capable of putting out as beautiful and artistic card writing, etc., as is Mr. Lehman. His work has a delicacy and a grace and an accuracy that are not easily acquired.

We receive from time to time specimens from pupils in the State Normal School located at Bloomsburg, Pa., Mr. A. P. Black, teacher of penmanship. These students are making remarkable progress and clearly prove that Mr. Black has unusual abliity to interest and enthuse his pupils. It is only a question of time until Mr. Black will be the means of spreading the gospel of good penmanship throughout that part of the state.

Mr. F. E. Mitchell, of the Rutland, Vt., High School, recently sent us a number of pages showing penmanship practice work of his pupils. The work shows up very nicely, a number of the specimens being up to our certificate standard. It is evident that more than ordinary interest is taken in penmanship in the Rutland High School, due to Mr. Mitchell's enthusiastic instruction.

Quite a number of finely executed specimens were recently received from J. A. Buell, of the Minneapolis, Minn., Business College, twelve of which won our certificate. Mr. Buell generally turns out a good many certificate winners, but we believe this year he will eclipse all his previous efforts.

A bundle of specimens has just been received from E. H. McGhee, of the Steward & Large Business Institute, Trenton, N. J. Mr. McGhee is quite a hustler, and we expect to see many of his pupils win THE BUSINESS EDUCATOR Certificate before 1911.

We acknowledge the receipt of a number of cards written in ornamental style by E. H. Goit, Principal of the Niagara Falls, N. Y., Business College. Mr. Goit is making some rapid strides in handling the pen. In fact, some of his work indicates that he has much ability in this line.

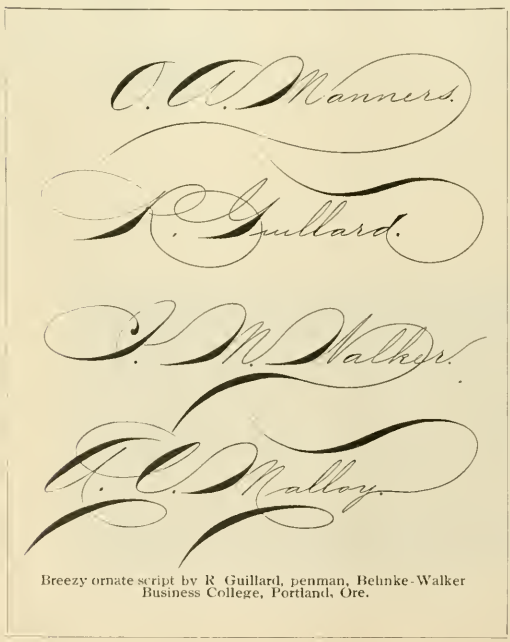
A roll of specimens has been received from the Scranton, Pa., Business College, H. D. Buck, President, S. O. Smith, penman. These specimens show unusually good training, especially on the oval exercises. We expect many of the pupils to win certificates. Mr. Smith is a progressive young penman and is making rapid advancement, both in the way of handling the pen and in teaching penmanship.

A number of specimens recently came to hand from Mr. F. E. H. Jaeger, Central High School, Toledo, Ohio. Of the number sent, 23 won our certificate, and many more are close to the certificate standard. These specimens are very neat, well arranged, and reflect much credit on Mr. Jaeger's instructions.

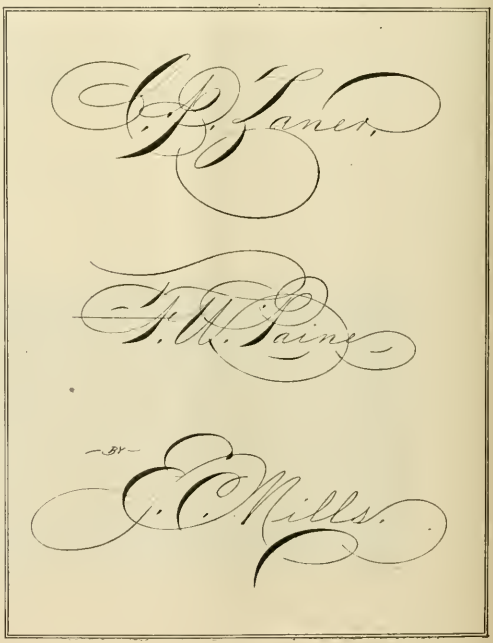
Made in Germany—Continued from page 9.

time, by the utmost self denial, and left him as far from his mother and sisters as ever and his position was gone, and his courage had received a tremendous shock. But he rallied much better than did the members of the firm.

Johnnie came to me one day and said, "I have a chance to go to work in Olson's big hosiery mill and they will give me a second hand job at ten dollars a week, but Mr. Bruner has a chance to go to the west and take a place in a woolen mill in Indiana where they want to start a hosiery mill. If I will go with him, he will go and I do not know what I should do. He may of it a failure make, while if here I stay, I will my ten dollars get and soon, no doubt get more for Olson's is a big mill." That was a fact and I had no hesitation in advising him to take the place at Olson's and let Mr. Bruner shift for himself. I could not help feeling that Bruner was in some respects to blame for Johnny's loss of his six hundred dollars although he was perfectly innocent of any ill intentions in the matter. But the boy was nothing if not loyal and he said to me, "If Mr. Bruner to the west goes alone and nobody there he knows and he is not much acquainted with the machines he will of it a failure make, but I with the machines am acquainted well and I can make them to run with excellence and perhaps, if we together go, it will be well for both." It seemed a Quixotic proceeding, for he was sure to do well with the Olson's and Bruner's ability to manage a mill had not by any means been made apparent. But You Never Can Tell. At any rate they went West together and soon we got a little order for needles from The Great Western Knitting Co., and we kept on getting orders as long as I remained with the Needle Co., for Bruner never forgot a kindness and it was quite useless for any other Needle Co. to try and sell him anything we had.



Breezy ornate script by R Guillard, penman, Behnke-Walker Business College, Portland, Ore.

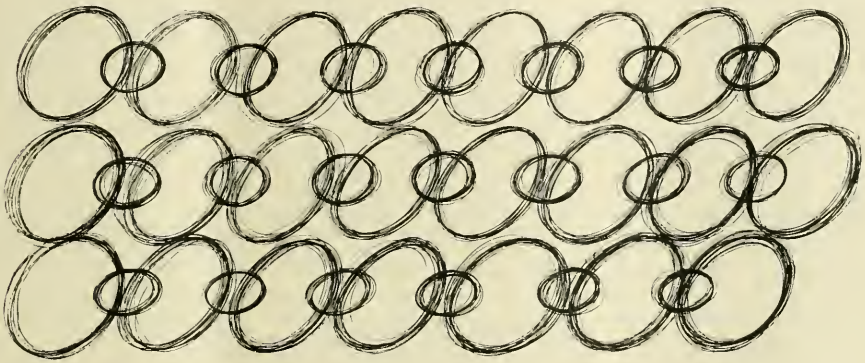


"What Others Have Done You Can Do Also."

STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.

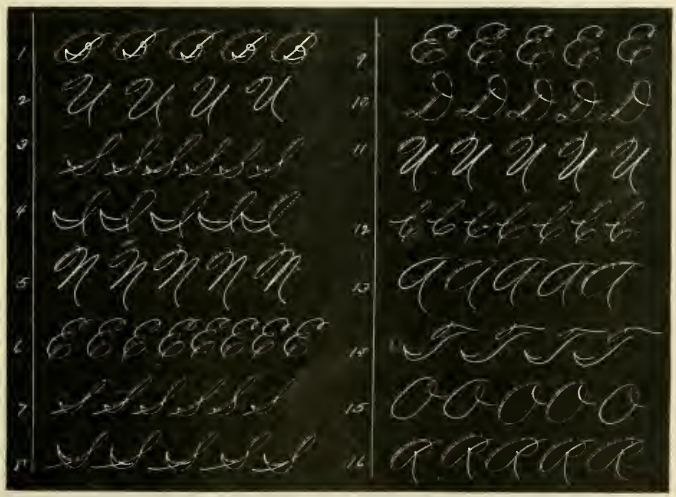


By Mary Donahoe, pupil, Scranton, Pa., Business College, H. D. Buck, proprietor, S. O. Smith, penman.

Five or six years later I went on a trip West as far as St. Louis to see that other dealers were not getting our trade away from us and incidentally to pick up a few orders and at a thriving city in Indiana I visited The Great Western Knitting Co. It was a branch of a great Woolen Co., which made yarn for scores of hosiery mills all over the country and was doing a fine knitting business of its own under Bruner's management. With plenty of capital back of him and the lesson of his past failure he had been a success, and the lines of care had long since vanished from his ruddy face.

And master mechanic at $1500 a year and only 25 years old was Johnny Meyer. Said Bruner "He is of mechanics the best. To the machines he talks and they tell him all their troubles and he is their doctor and he cures them and more than that he is a good bookkeeper and knows what everything costs and we sell no more goods at less than cost as we did at Manchester."

I spent a delightful Sunday at the home of Johnny Meyer, a cottage he had built by the aid of a Building Association, and I met his mother, an apple cheeked old lady with a kindly smile and bright eyes but very little English and there were the two sisters pleasant looking flaxen haired girls. One was in the high school and the other in the office of the big mill. Said Johnny, "I about $200 got after the old failure and I brought them over here and it has not been so bad after all and I may yet be the master mechanic of the big mill." He didn't look it when he came into our night school a newly-landed emigrant to learn English less than ten years before. But this is a big country and You Never Can Tell.



A novel and well executed composite specimen which spells "Business Educator" by the pupils of A. E. Cole, of the Tarentum, Pa., High School.

1—Lottie Murry. 2—Florence Woodrow. 3—George Tweed. 4—Mae Hill. 5—Marie Schmitt. 6—Esther Namache. 7—Martha McConnell. 8—Ethel McElwain. 9—Raymond Kennedy. 10—Lyda Watson. 11—Alice Myers. 12—Mary Myers, 13—Paul Lowellen. 14—Lillian Stoup. 15—Louise Craigg. 19—Mable Hiteshue.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

THE WORK OF A. D. TAYLOR.

Many of our readers will be glad to learn that we recently purchased of Mr. J. F. Smith, Dallas, Texas, who employed Mr. Taylor when he did his most wonderful work, all of the work in his possession of the late A. D. Taylor, who was, without question, one of the finest penmen of modern times; indeed in some lines he had no equal. Some of the work is truly marvelous. We intend reproducing some of it that is in ink sufficiently dark for reproduction so that our readers may enjoy it.

From time to time, therefore, as space permits, you shall see the work of this master who passed on while in his prime; indeed before he had fully developed in all of the phases of the art but not before he had developed a delicacy and accuracy unequaled by any other.

We have one specimen, which, if we are successful in reproducing, will be worth $5.00 of any man's money who loves the truly wonderful in conception and execution.

DUTY

"DO YOUR DUTY OR YOUR DUTIES WILL DO YOU."

Young people starting out in life are prone to want to do this or that because they like to do it or because it is easy or pleasant, whereas there may be work that needs to be done and some one needs to do it. It is sometimes simply a question of who is unselfish enough to do that which no one in particular is employed to do, but which some one should do when time permits.

It may be filing letters; putting into place disordered stationery, wrapping paper, or boxes; it may be dictating to a common-place stenographer; possibly taking dictation from an irritable or impatient dictator; or again it may be delivering some package too large for the pocket to conceal or for pride to hide; but no matter which, learn to do it cheerfully; not with a grudge.

Sometimes a teacher dislikes a pupil or *vice-versa*, and the instruction is begrudgingly given or unappreciatively received.

Back of nine-tenths of this personal dislike you will find prejudice (opinions formed from half-way, half-wrong information) or selfishness or both. Now the world is getting too large and too enlightened for sordid selfishness.

As you enter life in a business way make up your mind to take the hard with the easy, the bitter with the sweet if for no other reason than the selfish one, which is that without the hard we would not recognize the easy or without the bitter we could not recognize and consequently enjoy the sweet.

Then, too, too much of the easy and the sweet in the beginning spoils and sours the dispositions so that even these fail in time to charm. On the other hand, a cheerful willingness to serve and do things transforms difficult tasks into easy things, and unpleasant duties into pleasurable acts.

Simply say; "Somebody's got to do it and I'm just as good as anybody else, so here goes," and ere you are aware it's done and somebody's thankful, yourself included. Success not infrequently starts by performance of some unimportant task or the shouldering of some duty that another's shoulders shirked.

It's the facing of difficult, tedious, unpleasant duties with a smile and determination that sometimes alone constitutes the difference between the small and the great, the mediocre and the masterful, the superficial and sincere, the false and the true. It's the way you do it rather than the thing that's done, that sometimes counts.

If it is a duty that falls to your lot to perform, no matter how unpleasant it may be, take pleasure in performing it. And the pleasure thus derived may prove sweeter than you imagined. Little acts sometimes grow into great services; little performances into large opportunities; unselfish services into unsolicited successes.

OBITUARY.

With profound sorrow we announce
the death of our President
Francis Wood
on sixth day (Friday) the thirty-first day
of twelfth month (December)
One thousand nine hundred and nine
in the seventieth year of his age
The Esterbrook Steel Pen Manufacturing Co.
95 John Street, New York
Camden, New Jersey

OBITUARY.

It is with regret that we announce on Tuesday evening, February 8, at 8:30 o'clock, the death of Mrs. H. W. Flickinger, Philadelphia, Pa., the immediate cause being uraemic poisoning, following an acute attack of indigestion. The funeral was held and interment took place on Saturday, the 12th.

We know that thousands in our profession will join with us in extending our heartfelt sympathy to Mr. Flickinger. If heart throbs can in any way assist him to bear up under the strain, we feel sure he will find comfort from his many friends amid the gloom surrounding the loss of his life companion.

PARTIAL CONTENTS

For the Professional Edition of the Business Educator for March, 1910.

PROGRAM FOR THE E. C. T. A. at Washington, D. C., Mar. 24, 25, 26.

ENGLISH, S. Rowland Hall, International Correspondence Schools, Scranton, Pa.

ACCOUNTANCY, C. C. Jones, Teacher, Accountant and Auditor, Dunkirk, N. Y.

ARITHMETIC, C. E. Birch, Atchison Co. High School, Effingham, Kans.

LAW, Laura C. Niswander, Central Normal College, Danville, Ind.

THE TEACHER, Melvin W. Cassmore, Seattle, Wn., Commercial School.

ASSOCIATION ANNOUNCEMENTS.

NEWS NOTES AND NOTICES.

INTERESTING NEWS ITEMS.

CATALOGS AND CIRCULARS.

SCHOOL AND PROFESSIONAL.

ETC., ETC.

EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editorial frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

FRANKNESS.

The world is less secretive and more frank than formerly. Shrewdness is worth less than sincerity, even in the commercial world. Your old-time politician still clings to the idea that success depends upon the secretiveness and shrewdness, but he is rapidly passing away. The canons of conduct of today will not much longer tolerate the Cannons of politics of yesterday.

The man of today who is not frank and sincere is at tremendous disadvantage except in rare instances. Even if he be sincere but secretive, he is almost certain to be misunderstood. And few of us are big enough to afford that.

The great men who have achieved permanent greatness have been frank as well as sincere. It is the peanut politician, not the statesman, who works by stealth, and it is the dollar-worshiping financier, not the successful business man, who puts shrewdness above the square, frank deal.

Recently we encouraged the taking of a personal inventory of the year just passed. Let us now encourage a glance ahead. For the backward glance is unnecessary unless we let it direct aright our future plans. For, after all, hindsight is of value only in the proportion that it improves our foresight.

As a commercial teacher, are you content to continue to be an instructor of commercial subjects? If not, the sooner you plan to be something else the better for all concerned. If you are satisfied with your calling, are you sure your calling is satisfied with you? If not, make it satisfied by better preparation and service.

Are you satisfied with your city and your employer? If not, are you sure you can find a better city and employer combined? Perhaps it is some small unimportant peculiarity of your employer that is keeping you from appreciating his many larger, better qualities. It may be you are working more hours each day than you feel you should to be fair to yourself and pupils. If so, it is probable you could secure a concession on that point if, in the first place, you are right and if, in the second place, you present your case in the right manner.

At any rate, make sure you understand your employer and that he understands you, before you decide to make a change. Make sure you can accomplish more and be more than where you are, before you determine to move on. But having decided upon a change, decide what you want and how to get it. Then plan accordingly, and as far in advance as possible.

If you conclude to avail yourself of one or more employment agencies, be frank with them. Tell them what you want and where and when you want it. Tell them your strong points, whether bright or dull, quick or slow of temper, talkative or quiet, etc. Be sure to state your weak as well as your strong points. Your agent, like your attorney, needs to know the *whole* truth to serve you profitably.

As an employer, are you satisfied with your teachers? This cannot be a one-sided game. Have you been frank with them? Have you complimented as freely as you have criticised? Have you made it plain why you wish certain things thus and so? For the amount you pay and the amount you expect do you think you could do better by changing teachers? There is no such thing as perfection. Possibly a little more pay or a half hour less service would make your present employe so happy and enthusiastic you wouldn't want to lose him.

Not infrequently employer and employe do not discover each other until one or the other has closed a contract with some one else, and then it is too late. A change, a possible misfit, another change, and then back to your old employer or employe is not an uncommon thing. And in the meantime both have been losers.

And most misunderstandings are due to insufficient frankness. So it pays to be frank, open and above board. It is a quality worth cultivating. It prevents the harboring of suspicious thoughts and half truths. Start today being a little more cordial, a little more above board, and you may avoid a change in teachers or in position this year.

But a change at times is necessary, and when necessary, make it a stepping stone to a better position or a better teacher. A teacher may be a failure under one man and a magnificent success in another's employ. The new year, therefore, is a good time to glance ahead and to anticipate better things. For if you do not anticipate, it is not likely that you will realize.

THE WASHINGTON MEETING OF THE E. C. T. A.

President Norman's cordial welcome in these columns, together with the program and the city of Washington, are sufficient it would seem to cause all commercial pedagogs and commercial school officials to at once plan to be on hand. For surely a good time is in prospect for all who avail themselves of it by attending.

The E. C. T. A. is without question the most aristocratic organization of its kind in America. Not that it is too much so, but just enough so that you need to be there to add a little polish to your bread-and-butter-kind of an education.

It is proper and fitting that the insurgent educators of America should meet in Washington this year, and thus by their presence and bearing give courage to the hearts and cause of the political insurgents and insurgency now battling for a betterment of our times at the capitol.

A portion of the time is set aside for sight seeing which is just as all seem to think it should be. The many short, off-hand speeches provided for will make the meetings interesting and enthusiastic. All in all it seems a well-planned meeting. Now all that is necessary to make it a success is to be there and thus make it as well-attended as it is well-intended.

ON TO WASHINGTON!

ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

DISTINCTION BETWEEN CAPITAL AND REVENUE.

Capital, generally speaking, is the name given to the investment of an individual, a partnership, or a corporation. It is the contribution made by the individual or a number of persons to establish a business. As the business goes on the net value becomes its capital on which it can do business.

In a corporation, Capital Stock is the amount of capital authorized by law which is not necessarily all paid in and if not, it is offset by the amount of unsubscribed stock. The capital of a business is to be used for its organization and the purchase of real estate, machinery and other property, which is necessary to the establishment of a concern; to equip its plant, and to furnish working capital.

Revenue includes the cost of running the business, the operating expenses, and the returns or earnings.

It is always confusing to the inexperienced accountant to distinguish between capital and revenue receipts and expenditures. It can be readily seen that should a revenue expenditure be charged to a capital account, the result would be an increase in the book resources which, unless detected, might appear to be fradulunt. As stated above, the real estate, factory, buildings, machinery and the cost of putting them in proper condition to begin business are all capital expenditures.

At some future time should it become necessary to increase the size of the plant, or the number of machines, such expenditures would be chargeable to capital accounts, or if, betterments or improvements are made which are to be permanent and which, undoubtedly, increase the value of the plant or its productiveness, a part or all of such expenditure should be capital as it increases the assets.

It is very important that the accountant have a complete knowledge of the items for which expenditures are made in order that he may know whether these expenditures are chargeable to capital or revenue. To use the expression of one accountant the distinction lies in whether "We now have" or "Have had." In other words, that is a capital expenditure which represents the costs of some permanent asset, such as the acquiring of real estate, machinery, etc., and that which represents revenue expenditure is that for which we now have no present value, but which has become either a loss or a gain.

To illustrate:

Take a corporaton organized for the purpose of acquiring real estate and erecting thereon an office building. The first expenditure naturally is for the real estate, which is purchased with the proceeds of the sale of Capital Stock. Then there is the cost of incorporation and organization, the legal charges and fees connected with the search of the property, the deeds, etc. Then comes the erection of the building. First with the architect's plans and specifications, the advertising for bids, the acceptance of the lowest and most satisfactory ones. Probably the contracts will be made with several contractors, one possibly putting up the steel, stone, brick and wood work, another electrical wiring, another the heating and plumbing, and another the painting. Then there will be the inspector, whose duty it is to see that the plans and specifications are fully and exactly carried out. A corporation generally, also has a certain officer, sometimes the secretary, who devotes considerable time to its interests and who makes the collections on the stock subscriptions whenever assessments are called and who looks after the correspondence and details of incorporation and organization. Whoever this officer is, he generally receives compensation.

After the building itself is completed, it often becomes necessary in order to rent stores or offices, that shelving, counters, partitions, and other interior work must be completed according to the demands of the prospective tenants. These are all Capital charges; but as soon as the building is completed and ready for occupancy, any charges for its maintenance will be revenue charges, which are offsets against any rental returns.

It is permissible to make as a charge against capital accounts any permanent betterments or additions, but alterations which are made subsequently should be generally chargeable against revenue, and instead of being carried out on the balance sheet as resources should be treated as losses.

Another illustration:

Take Horses and Wagons Account. This is a capital account and is an illustration of a number of capital accounts which must be investigated by the accountant in order to find their exact capital value. Take such an account which, when the books were opened or at a previous period of closing, the debit balance on the account was one thousand dollars ($1,000,) and during the period under investigation a charge of three hundred dollars ($300) has been made for one team of horses, making a total debit of thirteen hundred dollars ($1300). The question which the accountant must ask and satisfy himself upon is whether the original one thousand dollars ($1,000) worth of horses are still in existence in addition to the new team purchased, and whether the horses now possessed are of a value equal to those originally possessed. If it is found that the value is the entire thirteen hundred dollars ($1300) the whole account is a capital account or a resource. If it is found that the new team replaced a team of worn out horses, then this account should be carried on to the balance sheet as both capital and revenue. It shows a loss of the previously inventoried value of the worn out horses.

Perhaps some will say that these are matters of little consequence, but the practicing accountant finds that on many sets of books where an up-to-date bookkeeper is not in charge just such errors as carrying on the last mentioned account a team or two of worn out animals whose actual value is nil. Perhaps it would not be as common on this account as it would be found on a machinery account. Machinery depreciates in value as does any other property which is in constant use, but this brings us to the subject of depreciation which will be taken up in next month's article.

"Cassmore is broadening but not flattening. His articles are ahead of anything ever attempted by our profession."—*F. G. Seidensticker, Chicago, Ill.*

METHODS OF TEACHING

RAPID CALCULATION

C. E. BIRCH,

Department of Commerce, Atchison County High School,

EFFINGHAM, KANSAS.

INTEREST.

The pupils who come to us have usually been taught simple interest, but when asked to take a concrete case and figure the interest on a note, having the note before them, will sometimes say, "I did know how, but have forgotten." While interest computations may not be as essential as some other phases of rapid calculation, and while some teachers have dwelt upon interest almost to the exclusion of everything else, it does not follow that we should not train our students in some of the many excellent short methods of finding interest. It is true that the bank clerk will have an interest chart before him, but I venture the opinion that the banker would prefer a clerk who would be capable of making such a chart, if necessary.

I believe in beginning the subject by giving an analytical solution, something like the following: Find the interest on $150.00 for three months and seventeen days at 8%.

$150 × .08 = $12. Interest for one year.

$12 ÷ 4 = $3.00. Interest for three months, ¼ year.

$3 ÷ 3 = $1. Interest for one month.

$1 × 17-30 = $ .57. Interest for 17 days.

$3 + $.57 = $3.57. Interest for three months, seventeen days.

After being sure that this solution is thoroughly understood, we may introduce the cancellation method and show that it is essentially the same as the above:

$$\frac{\$150 \times .08 \times 107}{360} = \$3.57$$

Having this step firmly fixed in mind, let us eliminate another step, that is, the division of 360 by 8, which leaves the problem in this form:

$$\frac{\$1.50 \times 107}{45} = \$3.57$$

Now the question naturally arises, why did we place a decimal point in the principal? The student can soon be shown that if the multiplication by .08 had been performed there would have been two places pointed off on account of the two decimal places. From this lead up to the following demonstration of the fact that pointing off two decimal places in the principal gives the interest for 45 days at 8%:

Find the interest on $150 for 45 days at 8%. Proceed as in the first solution. $150 × .08 = $12. Interest one year.

Now instead of finding the interest for one month, and then for 15 days additional, show that 45 days is ⅛ of a year and that we may as well divide the interest for one year by 8.

$12 ÷ 8 = $1.50 Interest for ⅛ year. 45 days.

Observe that we multiplied by .08 and divided by 8, securing exactly the same figures as in the principal, except that the decimal has been removed two places to the left, due to our multiplying by .08, a decimal of two places. Hence, to find the interest on any sum of money for 45 days at 8%, simply remove the decimal point two places to the left. Or we may state each problem in this way:

$$\frac{\text{Principal (pointed off)} \times \text{Number Days}}{45} = \text{Interest.}$$

Show that we may often perform interest computations mentally, at least in part.

To find interest for 15 days, divide the principal (after pointing off) by 3.

To find the interest for 30 days, subtract one-third of the amount for 45 days.

To find the interest for 60 days, add one-third of the amount for 45 days.

Ask the students to answer the following:

How may the interest for nine days be found?

How may the interest for three days be found?

How may the interest for five days be found?

Suppose the number of days to be 20, we may take ⅘ of the amount for 45 days, or we may find the interest for fifteen days, then five days, adding the two. Several different methods will readily suggest themselves in such a problem. For example: Find the interest on $480 for 24 days at 8%.

3)$4.80 = Interest for 45 days.

1.60 = " " 15 "

We may next divide $4.80 by 5 to find the interest for 9 days.

Another way would be to point off three places in the principal, which would give the interest for 4½ days $.48 and for 9 days, $.48 x 2, or $.96.

$1.60 + $.96 = $2.56. Interest for 24 days.

We might have solved this problem by dividing by 15 to get the interest for three days; then multiplying by eight we could obtain the interest for 24 days. It is immaterial which method is followed, so that the student understands the principle involved.

Pointing off three places gives the interest for 4½ days. Show that we have divided the interest of 45 days by 10 and that this also divides the time by 10.

Use scores of such problems as these for dictation work:

Find the interest on $450 for 18 days.

" " " " " " 27 "

" " " " " " 36 "

" " " " " " 15 "

" " " " " " 30 "

" " " " " " 42 "

" " " " $315 " 20 "

" " " " " " 24 "

" " " " " " 60 "

Following the same line of reasoning that we have used in demonstrating the 8% rule, we may lead our students to understand and use the same method at different rates of interest.

Pointing off two places in principal = 60 days' interest at 6%.

Pointing off two places in principal = 90 days' interest at 4%.

Pointing off two places in principal = 80 days' interest at 4½%.

Pointing off two places in principal = 72 days' interest at 5%.

Pointing off two places in principal = 40 days's interest at 9%.

Pointing off two places in principal = 52 days' interest at 7%.

The latter statement is not exact, using 360 days in a year, but it is more nearly exact interest than any of the others as 7 x 52 = 364, while the product of the days and per cents in the other cases is just 360. A prominent bank in Kansas City uses and recommends this method of reckoning interest. The student should be led to see that he should divide 360 by the rate of interest he is using to find the number of days' interest shown when the principal is pointed off two places.

What has been said regarding mental work in the 8% method is equally true of any other rate. Having the interest for 60 days at 6%, it is quite easy to obain, 30, 45, 48, 18, 24, 36, or any similar number of days. In working 5%, having 72 days, it is very easy to determine the interest for 8, 9, 18, 36, 42, 48, and other numbers of days. Should the number of days be such that it is not easy to determine mentally, use the cancellation method, using 120 as the divisor at 3%, 180 at 2%, 90 at 4%, 72 at 5%, etc.

As 6% seems to be about an average rate of interest, and one very easy to reckon, some teachers will prefer to work on it exclusively, simply adding ½ of the interest when the rate is 7%, ⅓ of the interest for 8%, etc.

One more point should be noticed. If the principal is some such number as $456.33, for all practical purposes in short time simple interest, the 33 cents may be disregarded, simply writing $4.56 as the interest for 60, 72, or 90 days, as the rate may require.

While we have by no means exhausted the subject of interest, and there are many other good methods, better results will probably by secured by sticking to one or two methods than by experimenting with all.

TALKS ON ENGLISH

S. ROLAND HALL,

Principal of the School of Advertising, International Correspondence Schools,

SCRANTON, PA.

FOLLOW—UP SYSTEMS

About a dozen years ago people in the business world who had goods or service to sell became much exercised over follow-up systems. It was thought that in the follow-up system lay the secret of success for campaigns and ventures that had in the past seemed to be failures. I recall that in the height of the popularity of the follow-up idea a publisher who made investigations into the experiences of a number of school advertisers that had bought space in his magazine attributed the failure of one advertiser to get business from the publication entirely to the fact that the advertiser waited a month before writing his second letter to the inquirer.

It was almost impossible for some years after the follow-up idea became generally introduced to inquire about a fountain pen or a book without getting a series of five to ten letters, about a week apart, each wondering why you hadn't answered the previous letters and insisting on getting all sorts of information as to your future intentions.

The follow up-system was founded on the principle that if you keep right after a man long enough you are sure to eventually land the order. Accordingly, many advertisers divided their argument into installments, and often saved some of the strongest points for fifth and sixth letters.

The follow-up system still has an important place in the selling world, but experience has brought out some facts that have modified the original ideas considerably.

Nowadays, shrewd advertisers know that a sharp distinction should be made between interested prospective buyers—those who have inquired or in some other tangible way indicated interest, and prospectives who have given no indication of interest and whom the follow-up system must interest.

The interest of the inquiring prospective is warmest at the time he writes his letter of inquiry, and this interest is likely to decrease with the succeeding weeks and months, so that at the end of sixty days the chance for landing an order is very much less than it was at the end of the first week. Possession of this knowledge makes advertisers careful to have the first letter complete and to see that the strongest arguments are used.

Where, however, the letters go out to people in whom interest must be created, an entirely different course is pursued, and the solicitation is divided into interesting installments, each calculated to supplement what has gone before.

One very large mail-order concern that sells all kinds of staple goods at low prices has found it profitable to use just one letter, and by shooting its thirteen-inch gun at the outset often bags the game before the four-inch gunners get around to their second and third shots. There are a number of advertisers for whom anything but a one-letter system would prove expensive, but it is equally true that there are other advertisers selling articles over which people reflect at length before buying, who could ill afford to drop prospective after writing one letter.

Nevertheless, those who check skillfully have sometimes discovered that orders attributed to fourth or fifth letters were really the product of the second or the third and would have come had no subsequent letter been sent. Consequently, the tendency of today seems to be toward stronger but fewer letters. I am familiar with several mail-order enterprises in which the third letter barely brings enough to make it profitable. So, when planning a series of letters and laying out the propositions to be made in each, ask yourself whether or not the attractive order, the "clinching points" could not to advantage be made a part of the first letter.

Sending a stamped, self-addressed envelope is expensive and is rarely a good plan. Often it merely furnishes a convenient method for the prospective to give an irritated "no", when really he may be half-way interested but resents a very obvious method of forcing a decision.

It isn't a good plan to complain that the prospective hasn't been business-like enough to answer previous letters. This is likely to divert the thought of the prospective from the real subject of the correspondence. This kind of follow-up may bring a response, but I have never known it to pay.

Some of the most skillful users of follow-up systems have abandoned the practice of filling in names and addresses on printed letters, and send a letter that is printed like a typewritten letter but with no other indication that it is personal. At any rate, it is surely an unwise plan in addressing well-informed people to print "Dictated" in the corner of a printed form letter that a great many people will know was not dictated.

Well-written cards and folders form an important part of a follow-up system provided they are sparingly used. When an envelope comes stuffed full of such matter, there is danger that none of it will get proper attention. In certain classes of business strong testimonials or experiences of other people with the goods make excellent material for follow-up cards and folders.

In some lines of work, a data card with certain questions on it and spaces for answers serves a good purpose in case prospectives are likely to want something made up to special order but seem backward about indicating their desires. The data blank in such cases has strong suggestive value.

Most card and filing systems for taking care of follow-up work call for entirely too much clerical work. Where the mail is small and letters are sent ten days apart, I have found it a good plan to have an index in which to record each inquiry and the data on which it was received, and to file the letter itself, together with a stamped memo of form letter sent or a carbon copy of special letter, in one of a row of thirty old-fashioned letter files, kept standing on end and bearing numbers from 1 to 30. For example, if the letter came in on the 5th, it would be attended to and put in File No. 15. On the 15th of the month all matter in No. 15 would be attended to and transferred to 25. In case a special letter came in from the inquirer at any subsequent time, the index showing the date of the original inquiry to be the 5th would make it apparent that the correspondence would be in File 15 or File 25 or the file bearing the multiple of 5 that was ahead of the day on which the new letter came.

In other offices the method is followed of taking an extra carbon copy on a special color of paper, which is filed in a special file known as the "tickler", and this copy serves as a memorandum for future letters. These tickler files are now made up in handy forms by a number of different manufacturers of office specialties.

Still another concern that I know of directs a second envelope at the time each first letter is written, and at the time of sending the second letter checks these envelopes over and throws out those addressed to persons from whom orders or special letters have been received.

Cards and small loose-leaf books are liberally used for follow-up work records, but in using these guard

against the tendency to record a great deal of information for which a permanent record is entirely unnecessary.

To write several follow-up letters that are as skillfully constructed as the succeeding canvasses of a skillful salesman is no mean task. Conspicuous faults in follow-up systems are: letters full of mere words and pleads to buy but that do not abound in facts and strong arguments; letters that talk too much about the interests of the writer and too little about the interest of the recipient; letters that merely repeat what was said in previous letters; letters that are full of cut-and-dried expressions; letters that are too smart, too long, or too short.

The following letters are excellent examples of printed salesmanship for a tailor doing a mail-order trouser business. Experience shows, however, that though it is a sad reflection on humanity, the mailing list to which the second is designed to go should be very carefully selected; otherwise, about one-third of the goods would never be paid for.

LETTER NO. 1.

ROCHESTER, N. Y., OCT. 2, 1909.

MR. J. C. HARDIN,
Latrobe, Pa.

Dear Sir:—Here you are! This mail will bring you a sample book containing some of the neatest trouser patterns you have seen in a long time. Tear off a strand from any of them and hold a match to it; if it doesn't "burn wool" the laugh is on me.

You may wonder why I can undersell your local dealer and yet turn out trousers that "make good." Certain conditions, of which I shall tell you, make this possible.

In the first place, trousers are my specialty. Other tailors want suit orders above all, but I have built up my business by specializing on trousers alone.

I buy my fabrics from the manufacturers in large quantities at wholesale prices. The saving—the money that represents your retailer's profit—comes to you.

I don't need an uptown, "diamond-front" store, with an exorbitant rental. Instead I employ the best tailors that I can find.

The trousers I make are built, not shaped, to fit you. We don't press them into shape with a "goose", either. All our fabrics are shrunk before we cut them at all. Sown throughout with silk, the seams will not rip or give. And style—why you will be surprised to see that trousers could have so much individuality.

I could not afford to sell just one pair of trousers to each man at these prices. It cost me something to reach you—to get your first order. You will order your second pair just as naturally as you would call for your favorite cigar.

I am enclosing three samples of $6 London woolens. These have just come in—too late to place in the sample book. Aren't they beauties?

Please don't forget that I guarantee to please you or to return your money cheerfully. I ask for the $1 with order only to protect myself against triflers.

May I look for an early order?

Yours, for high-grade trousers.

LETTER NO. 2.

ROCHESTER, N. Y., OCT. 25, 1909.

MR. J. C. HARDIN,
Latrobe, Pa,

Dear Sir:—Your inquiry led me to believe that you were interested in my guaranteed trousers.

Up to this time, however, I have not heard from you, and I feel that I must have failed to place

(*Continued on page 30.*)

THE TEACHER

MELVIN W. CASSMORE,
THE SEATTLE COMMERCIAL SCHOOL,
Seattle, Washington.

SHORTHAND

It seems necessary to divide this subject into two parts: the treatment of the theory or text book, and the dictation practice. I shall first discuss the presentation of the theory of shorthand.

I am of the opinion that most students are encouraged in "studying" shorthand far beyond its necessity; for shorthand is not a subject to be studied like geometry or history; all the rules, were they arranged for consecutive consideration, might be memorized in a few hours. Yet at the conclusion of this process the student would find himself little the gainer. The securing of stenographic skill is a process of forming certain automatic habits. Habits are the result of the strength or weakness of certain of the observational powers of the individual. To illustrate more exactly; we have five senses; and it is only through them that we can know anything. If a sense is weak or dull, we are thereby shut out from that part of the world with which it ordinarily communicates. If we say that reason, judgment or even intuition are sources of knowledge, independent of sense, we must admit upon reflection that these powers of mind are brought into being through the action of the senses. It will follow, I think we shall all admit, that the more acute the senses are, the better the intellect will be. No study has been made of normal types to determine the basic reason for mental superiority, but in our study of the degenerate and the criminal, we have found depravity a natural concomitant of inferior sensory powers. While it does not logically follow that the opposite is true, the inference is obvious.

Now, we are all more or less defective. I am; let us presume the kind reader is also and that all shorthand students are more or less asymmetrical in their mental proportions. Some will have an acute sense of touch with its accompanying mentality, while they may be quite deficient in the auditory sense. This does not imply dullness of hearing in all cases, or in any, but rather a defect in the selective or discriminatory power of the ear. As an instance of this flaw with regard to the eye, a person may see perfectly well and yet be color blind; so a person may hear perfectly well and yet never discriminate between two sounds. Both are the same to him and this leads to many errors in pronunciation.

Then there are those who memorize everything through the medium of sight; others through the medium of the ear. The first class we call "eye-minded," the second "ear-minded".

The shorthand student who is not "ear-minded" labors under an immense disadvantage. For phonography, if we call it that, implies by its name that it is largely an employment of the ear function. The writing of shorthand should be automatic. The hand should move unconsciously at the bidding of the ear. If, as will happen with eye-minded writers, there is an effort to recollect how a word looked the last time it was seen, there will be hesitation, uncertainty and strain; worse still, as a certain prolific philosopher has abbreviated it, we may have incipient nerv. pros.

The student should be trained to hear each sound in the word, and to write it by joining those sounds. Frequent drills should be given in writing the elementary sounds as they are spoken. On no occasion should longhand be brought into use.

The process of recollection should be rapid. Memory is always perfect but recollection sometimes is far from active. Lack of concentration or intensiveness during the process of memorizing causes slowness of recollection; therefore shorthand practice should be for short periods, always stopping before fatigue sets in. If the student can "dig in," rest and dig again and not worry, very rapid progress will be made.

The rule for success here is even more applicable than in many other cases. It is the same that Senator Stanford insisted on in the selection of his trotting stock. The colt that would not, under the whip, make the supreme effort, he sent to the livery stable. The student that will not, when required, bring up all the nervous effort in him, cannot develop and will always be a clod.

This is a very fragmentary and jumbled treatment of this important subject. I regret that I cannot give it the attention it deserves. Next month I shall try to treat as well as my time and ability permit, the subject of dictation practice.

Commercial Law

MRS. LAURA C. NISWANDER,

Central Normal College, Danville, Ind.

CONTRACTS

We have now reached the last element in a binding contract—the legality of the object of the agreement. The subject matter is that which forms the basis of the contract—the object sought.

Viewed from one stand point what is subject matter to one party will be consideration for the other and so many of the things said concerning the consideration will be equally true of the subject matter.

I want your horse and you want my labor. I agree to work for you for three months if you will give me the horse. If I seek to enforce the contract against you the horse is the subject matter and the work the consideration. On the other hand if you seek to enforce the contract against me the work will be the subject matter and the horse the consideration.

In contracts where money alone is paid or to be paid by one party as his part of the contract and the other is to do some work or part with something beside money, the contract is viewed differently and the money is always to be viewed as the consideration. Money becomes the subject matter of contracts which are primarily promises to pay, such as notes, etc.

Generally speaking the subject matter may be anything not prohibited by law. The field of illegality is not large and after considering those matters that may not be subject of contracts, we may safely conclude that everything else is properly subject matter.

For convenience, unlawful contracts may be classified as agreements in violation of positive law and those contrary to public policy.

The difference here made between the two is in the reasons which determine the law to hold the agreements void and not in the nature and operation of the law itself.

The nullity of the agreement is in every case a matter of positive law, but in one class of cases the acts contemplated by the agreement are expressly forbidden by the common law or by statute so there is no use to apply the test of public policy, while in the other, the prohibition rests on public policy or as it is sometimes called "the policy of the law".

This is a distinction which is not always easy to see. For, on account of frequent decisions upon certain matters of public policy, such definite rules have been established that they are in effect express rules of the common law.

There are many acts which the law postively forbids or enjoins and to the doing or ommission of the same, some penalty is attached. Whether this prohibition or injunction is by the common law or by statute is immaterial.

One of the simplest instances of an agreement contrary to positive law is an agreement to commit a crime. Any agreement to commit a crime either as the final object or an aid to an object, which except for such means would be legal, is void, If one binds himself to commit a murder, burn a house, to write, print or publish a libelous article or to commit an assault, it is void and not only are such contracts void but the agreement itself is a crime known to the criminal law as a "conspiracy".

Where an agreement is obviously criminal there can be no difficulty in pronouncing it illegal; but it may be sometimes difficult to determine whether a thing agreed to be done is or is not an offense, or if the agreement on a true construction of its terms is an agreement to commit an offense. One must be determined by reference to the criminal law the other is a question of interpretation of the contract.

An agreement which contemplates a civil wrong to a third person is void although it may not amount to a conspiracy nor the wrong itself be an indictable offense.

An example of an agreement which is void because it involves a civil wrong is an agreement in fraud of creditors. A debtor, in the absence of any prohibitory statute, may assign his property to a third person to be held in trust for his creditors or he may make certain preferred creditors over all others, but if there is any fraud attaching to the matter, as where the debtor retains possession and control of his property or reserves to himself certain rights, privileges or advantages, then the contract will be declared void.

The United States or a state has the right, in the exercise of its police power, to regulate or prohibit the making of contracts, where in the judgment of its legislature the public good requires the restriction, and the courts will seldom review this judgment as to the propriety of the law. Of course the police power of either the state or the United States is limited and the federal constitution protects the vested rights of the people, and the courts are bound to enforce the constitution even against the legislature; so if a law should be passed by the legislature depriving a person of the right to make certain contracts and the public good clearly did not need such interference, the court would be bound to declare the statute null and void.

Whenever it is contended that an agreement is illegal as being in violation of a statute which the legislature had the right to enact, the question is whether the acts comtemplated are prohibited by the statute, and the answer to this question must depend upon the construction of the statute.

There is no difference made in acts which are "Mala in se" and "Mala prohibita".

There is an old maxim which says what the law forbids to be done directly cannot be made lawful by doing it indirectly, so an agreement to have an act done for the benefit of one who is forbidden to do the act will be considered a violation of the statute. Although valid in every other respect a contract which would operate in a way to prevent one or both parties from engaging in trade at all, or in any particular trade will be declared void. An agreement for partial restraint, if reasonable, will be upheld but the unreasonableness will always be presumed and the other must be shown.

Agreements in total restraint of marriage are void. Agreements not to marry until a certain age has been reached, or not to marry a certain person at all would be valid. Contracts by which a divorce is to be obtained by collusion are invalid.

Wagering contracts, Sunday desecration, those tending to prevent justice, to encourage litigation, are all things which the law does not prohibit in sense of attaching penalties, but which are so mischievous in their tendencies that on the grounds of public policy they cannot be admitted as the subject of a valid contract.

"If a contract is illegal the court will leave the parties where it finds them. If executory, it will not aid the execution; and if executed will not rescind" is the language of the Supreme Court of Ohio upon the effect of illegality of contracts. This statement is a general one and subject to many modifications.

Where the contract is a divisible one the good will stand. If one person has been defrauded he may in many cases receive what has been paid out. No rule that will fit all cases can be given. The courts will at all times seek to do what is just.

E. C. T. A. CONVENTION.

WASHINGTON, MARCH 24, 25 AND 26.

The responses to the letter I sent to the members of the E. C. T. A. on November 15th have been numerous and cordial. They were all characterized by a spirit of good fellowship, and abounded in excellent suggestions and helpfulness.

Although this method of acknowledging the receipt of these responses may appear a little formal, yet it is none the less sincere; and I embrace this opportunity to convey to one and all, who have so cheerfully and graciously contributed suggestions and advice, my deep appreciation of their interest and help.

The Washington Convention is going to be a big success in every way—socially, intellectually, and otherwise—but this will not be due to any one man. No president of the Association ever had to assist him an Executive Committee more intelligent, more loyal, or more earnest than the one with which I am blessed. I shall never be able to show how much I appreciate their counsel and help. The personal interest manifested by a large majority of the members is refreshing, and makes one feel that after all it is worth while to labor in a good cause.

The Penmen—that large body of loya' lly good fellows—with ideas bristling and sparkling and seeking an outlet, are not going to be overlooked; they are going to be given their day and opportunity, and when they take the floor there will be "something doing." Other important topics will be given due attention and consideration. It has been decided to do away with long, formal papers, and in their stead have short, brisk talks, and plenty of discussion. Everybody is invited and will be expected to take part.

The members will have an opportunity to see Washington and its many attractions without neglecting the meetings. An opportunity will also be given the members to see and hear some of the most prominent and distinguished men in national life.

It has been decided by the Executive Committee that it would be well to eliminate the advertising feature from the program this year. It is believed that the members, as well as the advertisers, will welcome this change.

A beautiful room, 100x70 ft. at the main entrance of the Business High School, where the meetings will be held, has been set apart for exhibits. The prices range from ten dollars up according to amount of space desired.

Dr. A. L. Howard, of the Business High School, Washington, D. C., has charge of the exhibit room, and those desiring space should communicate as early as possible with Dr. Howard.

The Local Committee is enthusiastic, well organized and working hard to provide for us a royal welcome, and a good time. You cannot afford to miss this Convention. It is going to be a record breaker.

No one should miss this meeting. Washington is a beautiful and attractive city. Therefore come early and stay late, so that you may get the full benefit of the trip; but above all come prepared to attend the sessions and take part in the discussions.

Again I most sincerely thank the members of the Association for the valuable suggestions, advice, and help they have so graciously given me.

E. H. NORMAN, President.
Eastern Commercial Teachers' Association.

Program E. C. T. A.

This program is not complete—only suggestive of what we expect to do. It is subject to change, and many good men and women are still needed. Let us hear from you with names and suggestions. Your help will be appreciated.

E. H. NORMAN,
President Eastern Com. Teachers' Association.

THURSDAY MORNING 10 TO 12.

Registration of members and payment of dues.

A visit to the Business High School, 9th street and Rhode Island Ave.

THURSDAY AFTERNOON, BEGINNING AT 2 O'CLOCK.

Address of Welcome, District Commissioner.

Response, Superintendent of Washington Schools, A. T. Stuart.

President's Address, E. H. Norman, Baltimore, Md.

Announcements and appointment of Committees.

Correlation of Subjects in a Commercial High School, Dr. Coyler Meriwether, Washington, D. C.

Discussion opened by speaker to be appointed. General discussion (speakers limited to three minutes).

The Best Methods for Building up a Business School, speaker to be appointed.

Discussion opened by J. E. Gill, Trenton, N. J.

General discussion (speakers limited to three minutes.)

THURSDAY EVENING, 8 O'CLOCK.

Speakers of national reputation.

FRIDAY MORNING, 9:30 TO 1 O'CLOCK.

Business Arithmetic as Applied to Everyday Use, W. N. Ferris, Big Rapids, Mich.

Discussion opened by speaker to be appointed.

General discussion (speakers limited to three minutes.)

Rapid Calculation; speaker to be appointed.

Discussion opened by speaker to be appointed.

General discussion (speakers limited to three minutes.)

The Trained Teacher, Robert H. Wright, President, East Carolina Teachers' Training School, Greenville, N. C.

The Problem of Lefthandedness in Penmanship, Dr. J. F. Forbes, Rochester, N. Y.

Discussion opened by W. H. Patrick, York, Pa.; Mrs. Nina B. Noble, Hamford, Conn.; C. C. Lister, New York City.

General discussion (speakers limited to three minutes).

Bookeeping (Elementary) speaker to be appointed.

Discussion opened by speaker to be appointed.

General discussion (speakers limited to three minutes.)

Bookkeeping (Advanced) F. G. Allen, Fall River, Mass.

Discussion opened by W. H. Patton, Philadelphia, Pa.; R. G. Laird, Boston, Mass.

General discussion (speakers limited to three minutes).

SATURDAY MORNING, 9 TO 1 O'CLOCK.

Shorthand Speed Contest for the Miner Medal.

Typewriting, R. E. Tulloss, Springfield, Ohio.

Discussion opened by speaker to be appointed.

General discussion (speakers limited to three minutes.)

Shorthand, J. N. Kimball, New York City.

Discussion opened by Raymond P. Kelley, New York City; Mrs. Merrill, Hamford, Conn.

General discussion (speakers limited to three minutes).

Penmanship—How I Teach it—General discussion of thirty minutes (each speaker limited to five minutes to tell how he does some one thing).

Business Correspondence, E. E. Gaylord, Beverly, Mass.

Discussion opened by speaker to be appointed.

General discussion (speakers limited to three minutes).

Correlation of Penmanship and other Branches, K. C. Atticks, Baltimore, Md.

Discussion opened by speaker to be appointed.

General discussion (speakers limited to three minutes).

BUSINESS MEETING.

General Secretary's Report.
Treasurer's Report.
Report of Committees.
New Business.
Election of Officers.
Selection of next place of Meeting.

ON TO WASHINGTON!

Mr. C. W. Stowell, of Bryant & Stratton's College, Providence, R. I., is organizing a party to attend the Eastern Commercial Teachers' Association and "do Washington." The party will leave Providence, Saturday, March 19 and return on March 26. A special car will take the party through without change from Providence to Washington. No set program is laid down except to have a jolly good time and to see everything of interest.

Mr. Stowell has had extensive experience with large fraternities and this coupled with his genial and cordial manner, guarantees the pleasure of the trip. Both railroads and hotels have given excellent rates. If any interested persons want to be in on the ground floor, write Mr. Stowell at once.

The attendance from this old school, if equalled elsewhere, will make the convention a record-breaker in point of numbers.

Mr. Stowell is a nephew of the honored veteran, T. B. Stowell, is a young college man of marked ability. This is a rare opportunity to see Washington under especially fortunate conditions.

F. E. LAKEY.

RULES FOR THE SHORTHAND SPEED CONTEST FOR THE MINER MEDAL TO BE HELD AT THE ANNUAL MEETING OF THE E. C. T. A. ON SATURDAY, MARCH 26, 1910, AT WASHINGTON, D. C.

1. The final Contest for the Miner Medal will be open to stenographers who have had not more than ten years' study and practice in the art of shorthandwriting. The Medal shall become the property of the person to whom it is awarded at this contest.

2. There will be six 5-minute dictations given as nearly as possible at the following speeds—140, 160, 180, 200, 210, and 220; and, if desired, one at a higher rate of speed. The matter to be dictated will consist of an article, address, sermon, editorial, or judge's charge.

3. The matter to be dictated will be carefully selected, and, as far as possible, will be free from proper names and technical expressions. A brief statement of the subject matter, together with any proper names or technical expressions will be given previous to each reading. There will be a brief interval for rest between dictations.

4. At the close of the dictations each contestant will be allowed not more than thirty minutes to examine his notes and select those he wishes to transcribe. Each contestant shall select one test for transcription, and the award will be made to the contestant having the highest aggregate number of words correct after deductions have been made for errors. No transcript containing more than ten per cent. of errors will be considered in the competition for the Medal. (Contestants may transcribe as many of the tests as they desire, but they must make the selection of the one to be handed to the judges.)

5. In computing results the Committee will deduct one word from the gross number of words dictated in each test for each error. In a transcript each word added to, omitted from, or changed from the original will be counted as an error. No deduction will be made for changes in punctuation where the meaning is not altered.

6. Three hours will be allowed for transcription.

7. Each contestant may transcribe his notes in any way he chooses, but the Committee prefers typewritten transcripts, and typewriting machines will be furnished to all desiring them. Competitors will transcribe in a room to which only contestants, members of the Contest Committee, and the typewriter operators shall be present. The typewriter operator must be some one who was not present in the room while the dictation was being given. No one will pe permitted to communicate with a contestant while the transcripts are being made.

8. Transcripts will be corrected by the Committee in such a manner as to make it impossible for them to know whose work is being examined until the entire labor of correction has been completed.

9. The notes and transcripts of all contestants making less than ten per cent. of errors will be held by, and subject to, the orders of the Committee.

10. All transcripts rejected by reason of too great a percentage of errors will, upon request, be returned to the writers, together with the notes, and no mention of such work will be made in the report, neither will any information concerning same be given out by the Committee.

11. The Committee reserves the right to make any change in the above rules If any change is made due notice will be given to each of the contestants.

Those intending to compete in the contest for the Miner Medal should notify at their earliest convenience Dr. Edward H. Eldridge, Simmons College, Boston.

E. H. Eldridge, Chairman, E. H. Craver, Patterson, N. J., G. P. Eckels, Pittsburg, Pa., J. E. Fuller, Wilmington, Del., H. L. Jacobs, Providence, R. I.

REPORT OF COMMITTEE OF N. C. T. F.

To the Private School Managers' Association:

Your committee, to whom was referred the matters and things regarding the relations, conditions, needs and future of private and public commercial schools, have had the same under consideration, and beg leave to report as follows:

First, We believe that both private and public commercial schools have legitimate and highly important fields of work, in meeting the needs of the community for commercial education and training, promotive of the interests and progress of the business world.

Second, We believe that the highest efficiency and greatest usefulness of both private and public commercial schools require that they harmoniously adjust themselves to their respective fields of labor and influence, to each other, and to society, to the end that the best results may be secured to all concerned.

Third, We would impress upon private commercial schools, and upon their co-laborers in public commercial schools, the vital fact that in this comparatively new educational field the law of evolution is operative and that conditions and environment should be duly recognized and provided for.

Fourth, We recognize that in this modern and developing department of educational advancement and practical training for life, the future offers opportunities for growth and improvement commensurate with the trend of civilization along the social, economic lines with which it is closely and necessarily connected.

Fifth, We deplore the abuses practiced by some private schools in securing patronage through unscrupulous solicitation, misleading advertising, and unprofessional competition, and we appeal to the public to discountenance these unworthy practices.

Sixth, We are mindful of the responsibilities, utility and dignity of commercial education and training, and in our minds and hearts are in duty bound to sustain and encourage all who shall hold steadfastly to high standards and ideals of education for citizenship and life.

ROBERT C. SPENCER,
GEO. SOULE,
L. L. WILLIAMS,
G. A. GRUMAN,
D. N. BERKEY,
J. D. BRUNNER.

Louisville, Ky., Dec. 30, 1909.

This is a photo of the Falls City Commeccial Teachers' Association, Louisville, Ky., being the people who entertained so hospitably and beautifully the National Commercial Teachers' Federation, which met there in December. These are the people that gave that famous old Kentucky dinner, sandwiched with coon-town songs and negro melodies, the like of which our Federation had never before witnessed. They set a pace for entertaining that it is practically impossible to maintain.

THE BLAIR BUSINESS COLLEGE.

SPOKANE, WASH.
Feb. 5, 1910.

MR. C. P. ZANER,
Columbus, Ohio.

Dear Sir:

The feasibility of Spokane as a convention city has been thoroughly demonstrated. Our citizens are known all over the country as hospitable, enterprising and capable of carrying through to a successful issue any undertaking assumed. Our Chamber of Commerce, Booster Club, and 150,000 Club are so many live wires and have made Spokane famous through its National Apple Show and publicity campaigns.

The Chamber of Commerce is behind the movement to bring the National Convention to Spokane and should it decide to come to Spokane the Executive Committee may relieve their minds of any anxiety concerning the successful handling of the convention.

Spokane is one of the picturesque cities of the great West. It has a population estimated from 100,000 to 150,000. Conservative citizens estimate that the census will probably be from 110,000 to 120,000. No more beautiful city is to be found on the continent. Climatic conditions are exceptionally favorable for summer conventions. The magnificent Spokane River flows through the heart of the city with a fall of over 150 feet, distributed over a series of cascades, making a final plunge of 60 feet, affording a water power that is not surpassed outside of Niagara. The city is surrounded on all sides by beautiful lakes, reached by electric lines affording side trips of exceptional interest.

The question of excursion rates over the transcontinental roads that enter the city has already been taken up by the Chamber of Commerce who will report to your committee at as early date as possible.

Excursionists will be entitled to a trip coming over one road and returning by another with the privilege of going on to Seattle, Tacoma and Portland and possibly California points without extra fare. Stop-off privileges will be allowed both going and coming, giving an opportunity of visiting Yellowstone Park and other places of interest.

Every teacher owes it to himself and his work to visit the "Coast." No one can comprehend the greatness of his country who has not crossed the "Rockies," and no one will make the trip who will not pronounce it worth far more than its cost.

We extend an invitation to the Business Educators of the East to come out to the great Northwest in 1911, breathe our air, imbibe some of our great enthusiasm and either stay out here and grow up with the country or go back promising themselves a return trip minus the return trip ticket, with the expectation of enjoying the magnificent opportunities of the great Northwest *ad infinitum*.

Very truly yours,
H. C. BLAIR.

A VACATION TRIP IN 1911.

From Spokane came an invitation to the National Commercial Teachers' Federation in convention assembled at Louisville, to hold the next convention in Spokane in July, 1911, postponing until that date the meeting that would otherwise be held next December. The invitation came so unexpectedly that it was almost unanimously thought best not to act favorably on it at the time; but on more mature deliberation, not a few of the members thought it would be a most interesting diversion if, *just once*, the regular meeting could be held in July, the holiday meeting being passed over *for once*, giving the regular convention-goers an opportunity to enjoy one unbroken holiday week in their homes, and an opportunity, also, to combine their usual summer vacation trip with a convention trip to one of the most attractive parts of our country—for who would go to Spokane without stopping off, en route, to visit the Yellowstone National Park, or to go on through to Seattle and visit the Pacific Coast? Who would not want to go to Spokane by one of the transcontinental lines and to return by another?

Subsequent consideration and correspondence has led to the suggestion that the Eastern Commercial Teachers' Association, at its convention in Washington this year, arrange to meet in Spokane in July, 1911, in the belief that, if that action should be taken, the Federation would agree to meet there, also, at the same time, and that the Central and the Missouri Valley Associations might reasonably be expected to make it unanimous, so that, for once, there could be held in this country a really national gathering of commercial teachers, under conditions that would minister to the physical, the professional and the social well-being of all those who might attend.

The expense would be, perhaps, a little greater than the amount of money that most of the teachers would spend on a single trip to the usual convention place and on the usual summer vacation trip; but for such a kingly journey one might well afford to pass over a vacation trip the following year, or even to skip one of the routine conventions, if that should prove necessary. As it is now, the loyal ones who go year after year, the confirmed convention-goers, hear the same things, in pretty much the same way, from about the same sources. These experienced attendants on conventions agree, almost without exception, that the best values come from personal contact, not from the listening to set papers; from the face-to-face discussion of schoolroom and professional problems, rather than from the discussions on the floor in the convention halls.

One of the greatest, and possibly the least recognized, among the values that have accrued to those who for years have been attending the conventions, is the opportunity to see new parts of our country; and to the great majority of those who would make the journey to Spokane, if the convention were to be held there, the visit would be a revelation of the economic and scenic possibilities of our nation. Those teachers would come back to their schoolroom work mentally and physically inspired to far better work than they had ever done before. Those who are disposed to favor this action by the various Associations should communicate with their officers and with the leaders in their several organizations, and should be prepared to take positive action at the next meeting. Some of the Associations will need to postpone their meetings a little; some will need to anticipate the date of the usual gathering.

If this were to be merely an effort to get together the greatest possible number of teachers, without so much regard to comfort, novelty, and the educational value of travel, a more central city would, of course, be chosen; but to select one of our central cities would be merely to duplicate what we already are doing, and it would be difficult, if not impossible, to bring about such a meeting. Even if it were brought

about, it would lack the element of newness, of impressiveness, and of relaxation that a visit to the Rocky Mountain district would provide. Probably the Spokane people will have something to say in the near future as to the inducements to be offered to us to hold our meeting there, at least one year.

I am writing in order that this movement may be placed before the readers of THE BUSINESS EDUCATOR, and not as the head and front of the movement myself. I have in it no personal interest other than that of one who has been through the great "New Northwest" and who believes that other teachers would have the pleasure I had in visiting that charming part of Uncle Sam's dominion.

Beverly, Mass. E. E. GAYLORD
Jan 18, 1910.

PROGRAM.

Penmanship Section — Northern Indiana Teachers' Association.

FRIDAY, APRIL 8, 1:45 P. M. HIGH SCHOOL.
(Papers limited to 20 minutes—Discussion to five minutes.)

1. Important Factors in Public School Writing, O. L. Rogers, Ft. Wayne.

2. First Year Writing, Miss Laura J. Breckenridge, Lafayette.

3. Writing in Grammar Grades, T. A. Hopper, Peru.

4. Teaching Figures, R. C. Cottrell, Logansport.

5. Opening of the Question Box, "Live Wires but No Shocks." Talks limited to three minutes.

PENMANSHIP EXHIBIT. It is inspiration, help and enthusiasm that will help us most in our work A good exhibit, in any department of school work, is an excellent place to get ideas. May we not expect from each supervisor a good display of work, illustrative of what you are doing. You owe this to yourself, your pupils and to the profession. By helping *others*, we help ourselves.

J. H. BACHTENKIRCHER,
Lafayette, Ind.

SADLER-ROWE COMPANY

BALTIMORE, MD., FEB. 11, 1910.

EDITOR OF THE BUSINESS EDUCATOR:

"A Criticism" in the February number is a very fair statement, but it does not quite cover the one particular point that is objectionable to me in the attitude of some of the members of the Federation towards the publishers; that is, the open or veiled questioning of the honesty of the motives of a fellow-member merely because he is a publisher. It is one thing to question the validity of a statement, but it is an entirely different thing to question the honesty of a man who makes the statement

No one can offend me by opposition to my views, but I can and do resent any questioning of the honesty and integrity of my motives in presenting those views. This is what I resent.

I cannot speak for others, but I have for a long time suspected that a publisher might be a man of honor and character and intensely devoted to the interests of education even if he were so unfortunate as to be engaged in that business.

Really, there are only a few of the members of the Federation who are guilty of unfair conduct towards the publishers. I do not think the rank and file have any but the kindliest feelings towards those whom they consider as co-workers in the cause of education. They realize they cannot get along very well without the publishers, just as the publisher realizes he cannot get along very well without the teachers.

There are a few men, however, who are overburdened with a sense of their own greatness if not with the wisdom and discernment with which their years should have endowed them, some of them even closely allied to the publishing business, who at every opportunity assume that "holier than thou" expression, which seems to rest so gracefully and appropriately upon them, and proceed to throw their darts of alleged sarcasm and wit in any direction so that it hits a publisher. I confess that I have become very tired of this sort of thing.

Of course, there is another side to the question Publishers may sometimes misuse their opportunities and do things which are not creditable, particularly about election time, but it is easy to overcome this by taking away from them the right to vote if they misuse their privilege; and if teachers' associations will let it be known that they will resent any undue activity in that direction, the publishers will quickly respond to that sentiment because it is not to their interest to combat public opinion.

But if some publishers do that which is not commendable there should be discrimination between those who offend and those who do not offend. Certainly the self-respecting men in the publishing business who attend conventions do not feel that the indiscriminate attacks upon them which have been made at almost every meeting are justified by the facts. The publishers have been very liberal in the past in contributing in a financial way towards the support of the various teachers' organizations. They cannot be expected to continue this support if they are to be made the objects of senseless ill-considered comment and unfair criticism.

There has been some comment in regard to publishers appearing on the programs. Now I know several who are eagerly sought for places on convention programs who never accept an invitation if they can courteously and consistently decline, and they do decline many more than they accept. When they do accept it is because they feel that they are in duty bound to do their share and show the right spirit towards making the convention successful.

It seems to me that now is the time to determine, once for all, whether or not publishers are to stay in or get out. If they are to stay in, let them receive the same courtesies they extend; if they are to go out, let that fact be known and the cause of complaint will be removed.

Yours very truly,
H. M. ROWE.

MONTANA.

The commercial teachers of Montana met at Bozeman, Dec. 27th, and formed the Montana Commercial Teachers' Association which will meet at Billings at the time of the Montana Teachers' Association. A "round table" discussion as to the needs and methods of more practical commercial education proved very profitable to the teachers attending.

The following officers were elected for 1909-1910: Arthur Dahne, Butte, president; Hazel Cannon, Deer Lodge, secretary.

OBITUARY.

On January 19, 1910, Mrs. Sydney L. Angell passed to the Great Beyond, the immediate cause being pneumonia. Mr. Angell has charge of the commercial department of the Augustana College, Canton, S. Dak., and his many friends will be pained to learn of his bereavement. An eleven months old boy, Llewellyn Burrill, and a precious memory are the legacies she left her husband. Mrs. Angell was Miss Hazel Mae Burbank, her father being a brother of Luther Burbank, the celebrated botanist of California.

SCHOOL AND PROFESSIONAL

W. H. Coppedge, of the Mankato, Minn., Commercial College, has bought an interest in the Utah Business College, Salt Lake City, and will go to his new work June 1.

R. S. Baker, recently with the Brockton, Mass., Business College, is a new teacher in the Albany, N. Y., Business College.

N. P. Heffley, of the Heffley School, Brooklyn, N. Y., starts this month on a trip around the world.

Mrs. Josephine C. Daley, of Penacook, N. H., goes to the Bryant & Stratton Bussiness College, Manchester, N. H.

M. E. Davenport, of the Carthage, Ill., Business College, is a recent addition to the staff of the Valley City Com'l School, Grand Rapids, Mich.

Miss Emma H. King, of Brighton, Mass., has been chosen as Secretary of the National Park Seminary, Forest Glen, Md.

Miss Lucia A Mosher, of Lawrence, Mich., is teaching this year at Butler, Pa.

S. C. Bedinger, recently with the Globe Business College, St. Paul, Minn., is the new commercial teacher in the Stillwater, Okla., Agricultural College.

E. S. Stover, of the Edinboro, Pa., Normal Training School, has been elected head of the commercial department of the McKeesport, Pa., High School.

E. B. Francis, Farmington, Me., is the new commercial teacher at the Rome, N. Y., Business Institute.

Charles Etzler, of Reedsville, Wis., goes to the Mankato, Minn., Commercial College.

N. D. Blake, this year with the New England Business College, Worcester, Mass., will soon take up work in his new position in the Manchester, N. H., High School.

Arthur D. Thompson goes from The Bettinger Business Institute, Lockport, N. Y., to Hall's Business College, Mansfield, Ohio.

E. N. Gerrish, last year with the Newton, Mass., High School, is teaching in the Ponce High School, Ponce, Porto Rico.

Mr. G. T. Wiswell, who writes a splendid business hand, and who last year was located in Grand Rapids, Mich., and Sandusky, O., is now located with Eastman's, N. Y., Business School, New York City. Mr. H. V. Gaines, Mgr. He reports a good school.

We recently had the pleasure of examining a sample lesson as given by the Students' Union Correspondence School, Cambridge, Mass., and found it gotten up in an attractive form. The literature enclosed in connection with the lesson would indicate that the institution is in a flourishing condition and in a position to render efficient service by correspondence.

Because of outside business interests, Mr. M. W. Cassmore, whose articles appear in our journal from time to time, has disposed of his interest in the Seattle Commercial School and is therefore not now devoting his time to teaching. This means a big loss to our fraternity, for we consider Mr. Cassmore one of the brainiest of our younger commercial teachers. We are in hopes that he may still find time to contribute to our columns, for locked up in his brain are many live ideas, too valuable to be smothered by the commercial world. We wish for Mr. Cassmore all the wealth necessary to enable him to achieve unqualified success, not enough to spoil him.

The school firm of Berkey & Dyke has been dissolved by the withdrawal of Mr. D. N. Berkey. Mr. E. R. Stilwell, who has been identified with the school for a number of years, will succeed to his interests, under the firm style of The Dyke & Stilwell Private Business School, 2182 East Ninth Street, Cleveland, O.

AN UNDERGROUND HOLIDAY OR A VISIT TO MAMMOTH CAVE.

The last "coon song" had ceased; the "plantation darkies" had all withdrawn in a grotesque procession, the bandanaed mammies smiling their unconcealed joy; the final round of rattling handclapping had died away; the great banquet hall was vacant; the "Old Kentucky Dinner" already was a memory. We said goodby, and hurried away to doff our glad garb and don our traveling togs—for school was now out, and we were off for a holiday.

"Ouch! You stepped on my toes!"

"On my unbended knees, I beg your pardon, my dear Miss X. It is really quite impossible for two such pairs of feet as ours to be in proximity without a collision."

"Oh, you—you—you!!"—but I was safe. It was 1:30 A. M. in a Pullman at the Louisville station of the L. & N., and I was marching to my shelf for a semblance of sleep. And she was safe, for she was behind the protecting aegis of a Pullman curtain, endeavoring to prepare for somnolence.

"Oh, Glory!" wailed a well-known voice, and we wondered what was the matter. It developed that a chivalrous pedagogue had drawn a lower berth, while two unfortunate pedagogue—esses had drawn an upper. Of course the man "went upstairs to bed:" but it was stuffy, and he wanted the curtains parted so that he might breathe. It was agreed, therefore, that when the ladies were ready to slumber they would shout "Glory", and the curtains might be opened a bit—but the girls forgot their part in the play, and the patient biped on the top shelf was slowly smothering. Finally, with fast-waning strength, he gurgled "Glory!" and two conscience-stricken schoolma'ams, just slipping into sweet unconsciousness, leaped back from "Bylow Land" and squeaked out "Glory!" The curtains were parted and a valuable life saved for other presidencies.

At last we were off for Mammoth Cave, almost one hundred miles away, and with much less than three hours to make the trip. How they did run! I all but rolled out into the aisle. And it was hot! I just escaped suffocation. What was the matter? A peep out of the window. Daylight, as sure as shootin' and we were resting on a siding. Rosy-fingered dawn frescoed the East as we hurried into our clothes, intent on a substantial country breakfast which we sensed over behind the inviting walls of a spacious brick house across the railway track. Out we tumbled, and into a hospitable country hotel. Breakfast was all ready, and such a breakfast: No, I shall not describe it. We expected grease and a superfluity of fried things, as the writers tell you you must accept it "down South," but that breakfast was, surely enough, a mighty good companion piece for the "Possum Dinner" of the night before.

Out again into the glad light, and the sweet air of a perfect morning, then—shades of Alcibiades: What in the name of Methuselah did we see?

"All aboard! All aboard" called out an eighteen-year-old lad, and we scrambled into an antediluvian hencoop on wheels, hitched to a miniature mechanism alleged to be a locomotive, apparently of the vintage of 1847. I sat next to the window abaft the tender, and the hole-y window promised pneumonia as a Bluegrass souvenir. On request the "conductor" went on an exploration tour in an effort to get a board with which to block up the hole, but finally gave it up and stuffed his cloth mittens into the aperture. Meanwhile, we were wheezing along up hill and down dale almost as fast as a trotting cow. Nine miles of it, and we "detrained," as they say in South Africa.

A few rods from the track—there was no station—we saw a rambling old wooden structure, two or three stories high, standing in an oak grove. On one side was a line of one-story shacks connected like lean-to's, and extending beyond our vision. Evidently the enterprising "concessionaire" had planned to take care of summer trade, and this was the hotel that was advertised in the railway literature. On the way over from the junction, a courteous gray-haired gentleman, who announced himself as the manager of the Mammoth Cave property, told us of the various possible routes, and advised us, in view of our limited time, which one to cover.

We registered at the desk, paid three dollars each for admission and the services of two guides for the party, bought bandana handkerchiefs for our heads and mammoth sticks of candy for—well, for souvenirs; and decided to put on a cave costume. For the men it was overalls (or "overhalls," as we used to say in the farming days), and blouses, and for the women, divided skirts. About this time the spirit of a wood nymph came over one of the charming ladies of the party, and, to the rhythmic slapping of two or three pairs of sympathetic hands, she did a skillful clog dance. Who was it? Not if I were to be drawn and quartered for refusing, should I tell you. It took the environment, the elf-like spirit of the woods, to justify and make wholesome and delightful the perfectly innocent diversion.

Well, we went out through the back garden gate and down a steeply shelving hillside, some seventy-five feet, into a sort of hollow, or ravine. There the photographer lined us up in all our night-rider finery and "we had our pictures took." If you should get a look at it, you would see a Seminole warrior at the right side of the group. To his forethought and superior executive ability the party owed the absence of any hitch in a program altogether delightful from the beginning to the end. When that warrior is at home, his friends say, "Good morning, Mr. Gates, I hope I see you well and happy this morning." And Almon F. says, "Good morning, Mr. Insurgent, I see Dolliver poured hot shot into the Stand-patters yesterday."

Over to the left side of the group you will see two artless-looking chaps, with very attractive companions beside them, but you need the assistance of the writer to identify them in their outlandish rig, for you would certainly never recognize them as the urbane Charlie Doner and the incomparable Raymond Kelly. By the way, the ladies who have them in tow have a proprietary right to the supervisory position that they occupy. They are respectively Mrs. Doner and Mrs. Kelly. Among them is Theodore Roosevelt, whose home is in Boston, and who presides over the High School Teachers' Section at Louisville.

In the upper right corner you will see a wild-eyed pirate in fierce mustachios. You know that he must be a lineal descendant of the implacable leader of the Ku Klux Klan. No other could by any possibility look one-half so blood-thirsty but let me whisper confidentially that the only people who ever find out the true nature of this man's character as above described, are the opponents of the A B C in a big book deal. To everyone else he is the personification of all that is clean and square and genial and lovable. He ought to sue the photographer for libel.

In the lower right corner you will find a fair face obscured by what seems to be a warclub, but what is really only a mammoth stick of candy, in its substance a correct symbol of the saccharine character of the lady's name, and in its appearance significant of the warfare that she purposes eternally to wage on the idiosyncrasies of English spelling.

All by his lonesome, right out in front in the spot-light, you will observe one of Commander Peary's Esquimaux companions. That is, that is what you think you see; but, as a matter of fact, the only serious voyage of discovery on which he ever started, was begun a few years ago when he launched his craft on the sea of matrimony. Just now his "Roosevelt" is in drydock at Logansport, Indiana, and he is occupying the time giving chirographic shooting lessons to the ideas of the young Hoosiers thereabout.

But we must get into the cave. Our dusky guides—one in front and the other in the rear—supplied us with lanterns having no globes, and we weirdly walked in subterraneous darkness, up and down and round about until, if the guides had suddenly left us, there might well have been inscribed over the mouth of the cave the words, "All who enter here leave hope behind." But the guides did not leave us. Every little while they would flirt a blazing ball of oil-soaked waste

KEY TO MAMMOTH CAVE GROUP PHOTOGRAPH.

1. R. C. Cottrell, Logansport, Ind. 2. B. A. Munson Waukegan, Ill. 3. Mrs. B. A. Munson, Waukegan, Ill. 4. Miss Mary Horner, Waterloo, Iowa. 5. Miss Jessie Ware, Cedar Rapids, Iowa. 6. Miss Jessie Wyant, Waterloo, Iowa. 7. W. D. Simmons, Nashville Tenn. 8. Miss Ina Jacob, Waterloo, Iowa 9. Miss Hattie Cook, Cedar Rapids, Iowa. 10. Mrs. E. E. Gaylord, Beverly, Mass. 11. Miss Gertrude O. Hunnicutt, Spokane, Wash. 12. Miss Elizabeth Ross, Youngstown, Pa. 13. Raymond P. Kelly, New York City. 14. Mrs. Raymond P. Kelly, New York City 15. Mrs. Charles E. Doner, Beverly, Mass. 16. Charles E. Doner, Beverly, Mass. 17. Mrs. O. L. Rogers, Ft. Wayne, Ind. 18. O. L. Rogers, Ft. Wayne, Ind. 19. E. E. Gaylord, Beverly, Mass. 20. Merrill McDowell, Bradford, Pa. 21. M. C. Fisher, Somerville, Mass. 22. Almon F. Gates, Waterloo, Iowa. 23. H. H. Smith, New York City. 24. F. E. Lakey, Boston. 25. Miss Julia Bender, Greensburg, Ind. 26. Guy D. Miller, Richmond, Ind. 27. Mr. McMillan, High School, Madison, Wis. 28. Miss Elizabeth Van Sant, Omaha. 29. Miss Emma Hagenstein, Cedar Rapids, Iowa. 30. R. Scott Miner, Chicago.

up and out into a branching corridor, lighting up its arched limestone roof; and again a fiery missile would be whirled down into a well of terrifying depth right beside or underneath our path, while we stood grasping a gaspipe railing and wondering at the fortitude of the men who first ventured into the fearsome place. Frequently the guide would whisk a flame up into space, and we would see great splits in the rocks above us, which they called vaults and chambers.

While there was a good deal of clambering over rock, and some crouching, the most of the six or eight-mile walk was not very bad A good deal of it was through dry earth and sand; some of it alongside streams which, at certain seasons overflow, filling up all the space through which we traveled, and depositing slimy mud everywhere. We walked over a good deal of this, and for a considerable distance our path lay over a very narrow board walk, with an unscalable high clay bank on one side and the muddy stream under us and at the other side. Finally, we came to Echo River, the famous underground stream, some 360 feet below the surface of the earth. There we took two flatboats, with a guide in each, and headed them upstream. The guides stood in the bow of the boat and pulled us along by taking hold of irregular places in the rocky roof. The effect was much what one could imagine it to be if he were afloat in a boat inside a gigantic drain that had been built of brick or of concrete, and that was about half full of water. No trees, no plants, no living thing. No trickle, nor gurgle, nor sound of any kind except what we ourselves made. Realizing that we were more than 300 feet under the earth, it was impressive to look back and see the ghostly companion boat rounding a turn behind us, and nothing but black darkness ahead of us. Then we decided to test the correctness of the same. We sang hymns and college songs, and at the end of each line we waited for the echo to come rolling back to us from the rocky walls multiplied in volume and depth of tone. There were some excellent voices in the party, and the effect was very pleasing. Indeed, all voted it the one feature of the trip that would remain longest and most vividly in the memory.

I think those who have never been in this cave might understand the nature of it better if they could imagine the earth as a body, and subterranean rivers and their branches as the veins and arteries. Mammoth Cave is simply such a circulatory system drained, except in the lowest levels, where the circulating fluid is still to be seen partly filling the channels. Along these empty arteries is much rock, which has fallen from the roof; here and there are great vaults above and, usually, corresponding wells below, caused possibly by the constant dropping of water through countless ages at a spot where the limestone is softer than at other places. There are the skeletons of rapids, cascades, and waterfalls, and in parts of the Cave, stalactites and stalagmites are formed from the deposits left by the eternally-dripping water—where water drips, which is by no means everywere. In fact, on the route we took, we saw practically nothing of these curious formations, and it surprised us all to find that these formations were not white, as we had imagined them to be, but of a grey or dull brown, a sort of muddy color for the most part.

In one of the largest vaults we ate a substantial box lunch, had a little talky-talk, and then marched away to see a truly splendid vault, or dome, which they call "The Ruins of Karnak." There we erected a memorial cairn of stones for which a sign will be painted, "The National Commercial Teachers' Federation." Look for it when you visit "The Ruins of Karnak," a truly magnificent chamber. If the guides are not ordered to demolish the cairn, and you find it, add another stone.

When we left this interesting spot, we returned to our lunch chamber and thence, by a short cut, to the entrance. The short cut is called "The Corkscrew," and it is certainly not only a corkscrew in form, but also a corkscrew in effect, for, after a long walk such as we had just taken, it pulls severely on the reserve force of the one who passes through it.

On the way out, we came to a "room" wonderful in the area it contained without a pillar of stone to uphold the vast roof. There four men, in opposite corners of the great space, set off Roman candles and other fireworks as an indication of the tremendous size of the "room," and, of course, as a mark of their especial pleasure in escorting so distinguished and so agreeable a company of ladies and gentleman across the Styx and back. Leaving the Cave, we said goodby to "Henry" and "Bob", our courteous and intelligent colored guides, and hied us away over the melting snow to the hotel and a change of garments, in good time for the ride on the ante-bellum relic out to the junction, where our Pullman had been held all day by the accommodating railway people for our return to Louisville in the evening.

The Louisville & Nashville Railway, the hotel at the junction and at the Cave, the guides, and Mr. L. F. Charlet, the manager of the Cave, were in every way satisfactory. In fact, the whole trip is one of the most agreeable I have ever taken. The only objectionable feature is the indescribably absurd outfit called a locomotive and cars, which makes the trip from the junction to the Cave. And even that is so grotesque that in the humor of the situation one forgets the discomforts. If you get an opportunity to visit Mammoth Cave, especially in the fall or winter, do so. You will not regret it.

(ONE OF THE PARTY.)

English—Continued from page 23.

my service before you convincingly, for if you could know—as I know—what goods and workmanship you get from my shop at a saving of from $2 to $3 in a pair of trousers, you would not hesitate a moment about ordering.

The mail-order business is one of confidence—that is if one expects to stay in it any length of time. As I wrote you in a previous letter, I wouldn't hold out long if I had to depend on just one order from each of my customers. The first order is valuable to me, not in dollars and cents but in confidence and good-will it invariably gains.

My books show that eight out of ten customers that buy one pair of trousers from me send in other orders for themselves or make me customers among their friends. It is on these orders that I can make a living profit, because they cost me nothing to solicit. And as I depend on this part of my business, you can see that it is absolutely necessary for me to "make good" on my offers.

Maybe you are prejudiced against ordering by mail. I have been in business in Rochester for twelve years and you will notice my bank references on this letterhead.

Now, I know from your letter that you are a responsible man and I am going to make an offer that you can't turn down. Send me your measure and indicate your choice of patterns. I'll make up the first pair of trousers and send them on without requiring a penny in advance. If the trousers are not exactly right when you see them, just fire them back to me. If they are exactly as represented, send your check within three days. I couldn't make a fairer offer, could I?

If none of the fabrics I sent suit you, give me an idea of what you like, and I know I can send you something that will please.

Why not sit right down and send me the order? You won't regret it.

Yours, guaranteeing to please.

School and Professional.

B. F. Adams, formerly of the Anthony, Kans., Business College, has purchased the Arkansas City, Kansas, Business College and School of Telegraphy.

Messrs. G. H. Van Tuyl and S. B. Koopman, formerly of Packard's Commercial School, New York City, are now with The High School of Commerce of that city. Both are capable, fine fellows, and deserve all they are getting.

CATALOGS CIRCULARS

The Whitmore Business College, St. Joseph, Mo., issues an attractive school paper devoted to the interests of the institution.

The Columbus, Ohio, Business College issues an attractive paper from time to time, entitled "College News," the title page of the last number being quite effective.

One of the very best school papers received during the past month came from the Englewood Business College, Chicago, Ill. The illustrations are especially attractive, and show a big school, although it has been in operation but a short time. It has an able faculty and appears to be cutting quite a figure in the school life of Chicago.

The Brockton, Mass., Business College, C. W. Jones, principal, devoted half of a recently issued circular to the subject of Penmanship, giving therein suggestions and copies for home students. It looks to us like a good idea.

The Port Arthur, Texas, Business College, Garnett R. Hall, superintendent, J. M. Latham, principal Commercial Department and penman, issues a good, straight-forward catalog, showing an unusually well-equipped school, in the beautiful building built for and devoted exclusively to the use of the school, with a fine dormitory near by. It appears to be a really substantial, up-to-date school of business.

The Brownsberger Commercial College, Los Angeles, Cal., recently published an attractively illustrated journal of four pages, containing a large number of illustrations and a good deal of penmanship.

The Georgia Normal College and Business Institute, Douglas, Ga., publishes a bulletin which shows a well-equipped, first-class institution. This institution is one of the leading schools of the South, and well deserves the patronage it is securing.

The Weekly Highlander, published by the Highland Park College, Des Moines, Ia., recently issued an edition devoted almost exclusively to the Commercial Department, which is in an unusually flourishing condition.

Covered in gray, with embossed title in purple and gold, and printed upon the latest dull-finished half-tone paper, with specially-designed page headings, the San Francisco Business College catalog is one of the best received in this office during the year. The few illustrations presented show splendidly-equipped, modern, light and airy school rooms. Everything looks hygienic, educational and business-like.

The Accountancy Institute of Los Angeles, being a part of the Educational Department of the Y. M. C. A. of that city, is putting out a 66-page bulletin descriptive of the courses offered in that institution, indicating an unusually thorough and practical course. It seems as though the Y. M. C. A. of Los Angeles was setting a pace considerably ahead of that found in similar cities in the East. Mr. O. T. Johnston, a student of the Zanerian nearly a decade ago, is principal of the School of Commerce and Finance. A special booklet is also issued by this department of the school.

The January number of the Phonographic Magazine, Jerome B. Howard, editor, Cincinnati, Ohio, contains a very excellently-written brief report of the Louisville meeting. This little magazine, only 5 by 7 inches in size, is a model in brevity, compactness and good English.

Circulars and advertising literature are hereby acknowledged from the following: Utica, N. Y., School of Commerce; Central Teachers' Agency, Columbus, O.; Tampa, Fla., Business College; The "Seven" Institute, Salt Lake City, Utah; Cripple Creek, Colo., Business College; Lawrence, Kansas, Business College; The School of Commerce, Marion, Ohio; MacCormac School, Chicago; American Shorthand and Business College, Durham, N. C.; Capital City Commercial College, Madison, Wis.; Yale Business College, New Haven, Conn.; Christian University Canton, Mo.; and Norwich, Conn.; Commercial School.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,

Maple City Business School, Hornell, N. Y.

EXPERIENCE.

A sister—one a few years older than you are—is a mighty good training for a boy. She can just glance at you and then give your measurements to the one thousandth of an inch, and when she gets warmed up and begins to tell you what an infinitesimal polywog you actually are, and about how many centuries it will take you to climb fool hill, it is equivalent to an alumn bath, and when she gets through with you you go and crowd into the sewing machine drawer or some other equally small place.

Of course all this helps, but still we must have some foolish spells, and it is better to have them while young because it is then less costly.

The person who pays one dollar to learn how to double his money and by return mail receives instructions to "fold it", and the retired banker who pays four thousand dollars for an eight thousand dollars "gold brick" (assayed by a confederate) are getting the same kind of experience; the only difference is $3999.

Biting on these good things is like having chicken pox, mumps, measles, etc., better have them while you are young, then they don't go so hard with you.

One dollar sent for "Instant death to potato bugs" brought two little blocks of wood with directions to "place the bug on one of the blocks lay the other block on the bug and then press hard."

A "Book of life for young men only, sent sealed for one dollar," proved to be a ten-cent edition of the New Testament.

"Names Wanted. Eight dollars a hundred paid for names." Ever see the above advertisement? Sounds good and looks easy. Well, the only "easy thing" in connection with it is the one who answers it and then puts up two or three dollars for the "proper outfit" for copying said names, and upon receipt of same finds that the names wanted "from your town only" are of cross-eyed blacksmiths, or one-armed ball players, or pink whiskered piano tuners or people who are 150 years old.

"Work in your own home" yields about the same returns—to the advertisers. It will cost from five to ten dollars to prepare samples to catch other easy marks, and after you have it learned, by working 16 or 18 hours a day, you might—you notice the might—earn enough to buy seed for a dyspeptic canary.

The fortune teller, astrologist or clairvoyant who can tell the "past, present and future with unerring accuracy and show you how to snag out a fortune" is a god-send to young people—and the young people are a god-send to the above mentioned members of the Ananias Club. Of course it doesn't occur to one until afterward that if said members could do all of these things they would soon have the wealth of the world "cached" for their own use.

The person who expects to get something for nothing was not there when the brains were passed around, and we all know what branch of the fish family one belongs to who believes "Free clam chowder today" is really free.

You say, "You must think I'm the original evergreen tree to bite on any of those old things that were back numbers in the time of Mr. Noah." To be sure, but you will get stung by "something just as good" and it will be worth the price to you if you take it young. Perhaps it will be copper mining stock that will make the Calumet and Hecla look like a patch of frosted buckwheat, or gold stock that will eventually put Cripple Creek out of business. Go to it and buy enough at five, or ten cents a share to paper your bedroom.

Of course the person who thinks he can win at gambling was taken out of the oven too soon. At a pioneer picnic at Olcutt, N. Y., I once watched 20 or 25 shell game "artists" educating the farmers how to tell where the little pea was located. Only one person succeeded in taking any money from them and that was a ten-year-old boy who edged up to one of the stands, grabbed a ten dollar bill and ran. The man who gambles is depriving some feeble-minded institution of an inmate.

Remember it costs less when you are young, and that the only person who never makes a mistake wears a tombstone.

WRITTEN BY EXPERTS

LEARN EXPERT SHORTHAND

from court reporters. Individual instruction by mail. For beginners and stenographers. Easy to learn, write and read. Write for free catalogue.

SUCCESS SHORTHAND SCHOOL

Suite 49, 79 Clark Street, Chicago, Ill.
Suite 94, 1416 Broadway, New York City, N. Y.

We have two schools. Address the one nearer you.

FRESH FROM THE PEN

Specimen Business Letter - 15c
Specimen Ornamental Letter - 25c
One dozen Cards - - - 20c

Agents Wanted

Resolutions Engrossed. Prices Reasonable. *Write to-day.*

E. H. McGHEE,
255 Mercer Street, Trenton, N. J.

HERE IS SOMETHING NEW.

Send me 15 cents and I will send you Six Beautiful Embossed Flower Post Cards with your name beautifully written on each one in gold—ornamental style and tell you how you can get 1 dozen of my written Calling, Keepsake, Comic and Flower Post Cards with your name on FREE. Money back if not satisfied. Will send samples of Calling, Keepsake and Comic Cards with your name on FREE with every order. Clinch this offer Agents wanted. Address,

A. C. SCHMUCKER
EARLVILLE, IOWA

BLANK CARDS Same stock that I use myself. Size 2⅝ x 3⅝ in., all 2-ply. Prices Postpaid if by mail; not prepaid if by express. White pasted bristol or blue bristol (for black or white ink) 100 by mail, 16c; 500, mail, 70c; 1,000 by express, 80c. Engraver's white wedding bristol, 100 by mail, 22c; 500, mail, 95c; 1,000 by express, $1.10. These cards are larger than those sold by others.
GRAND OFFER. Consisting of 16 fine cards, 9 written, 7 flourished, only 25c. Limit one to a customer.
HOW TO WRITE CARDS: Thorough instructions with a variety of copies, $1. One and 2c U. S. stamps received. Mail course circular or price list of written cards etc., free. P. E. PERSONS, 445 Breckenridge St., Buffalo, N. Y.

10c per Copy STUDENTS—50c per Year

ART MAGAZINE

G. H. Lockwood Editor

Of interest to Students of Cartooning, Designing or Illustrating. Gives lessons, publishes and criticizes students' work. Regular publication, not sent as a "PRIZE."

Address G. H. LOCKWOOD, Editor
KALAMAZOO, MICH. DEPT. B3

IN THE SUNNY SOUTH

The Oklahoma State Agriculture and Mechanical College, Stillwater, Oklahoma, has just elected our candidate, Mr. S. C. Bedinger, as assistant principal of the Department of Commerce at a handsome salary. This position was advertised last month. Others still open. We are already listing many positions for next September. Register now: it will cost you nothing

MID-CONTINENT TEACHERS' AGENCY,
J. E. BOYD, Manager,
720 Stewart Avenue, KANSAS CITY, KANSAS.

BACHTENKIRCHER'S BOOKS

Model copies for Study and Practice 20c.
Rational Method in Primary Writing 25c.

THE TWO BOOKS FOR 35 CENTS

LESSONS IN PENMANSHIP just from the press contains 96 plates, 118 pages. In three bindings. Leather $1. Cloth 75 cts. Paper 50 cts.

J. H. BACHTENKIRCHER, LAFAYETTE, IND.

CARD CARVING

I will teach you how to carve roses, flowers, grasses, ships, etc., on cards with knife and gouge. The work is unique, handsome and taking. Any one can learn it and it will put more money in your pocket than any other kind of card work. I furnish the instruments, samples of the work and complete instructions for only $2.50. A sample of the work 10c.

A CARD EXPERT

I claim to be a card expert and for 25c will send a package of cards executed in black, silver, gold and colored inks to prove the claim. My large penmanship journal sent free.

SYRACUSE, N. Y., A. W. DAKIN

Lesson No. 7 in Ornamental Writing

JAMES D. TODD,

236 W. Third N. Street, Salt Lake City, Utah.

Specimens, together with a self-addressed postal, for criticism should be mailed to Mr. Todd.

This month we have the continuation of small letters joined to capitals. If you have worked diligently on the preceding lessons, this one will be much easier. Is your ink in good shape, and are you using a good quality of paper?

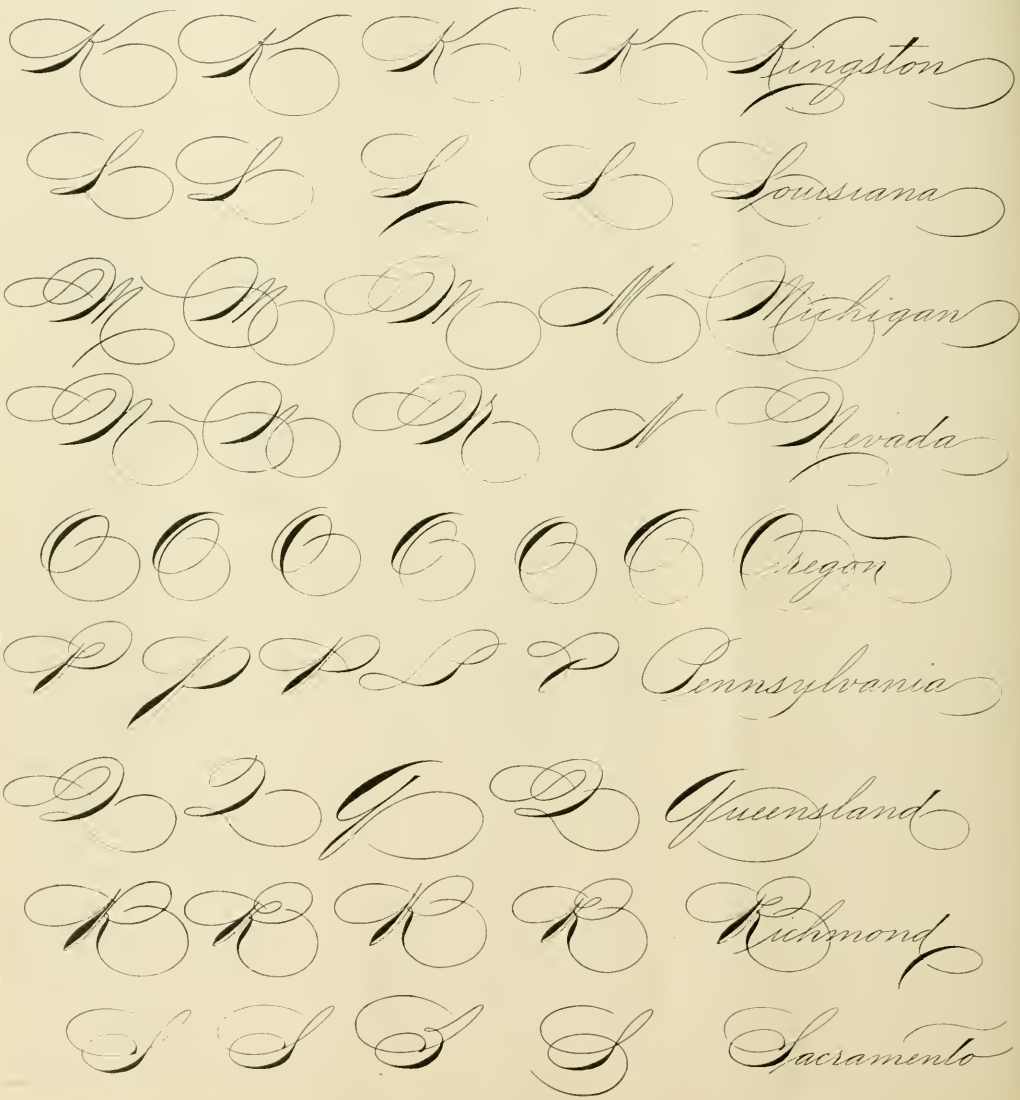
The first part of *K* is used in many different places. It is used in about nine different letters. You will see, therefore, that it is very important to master it. Remember the beginning and finishing ovals should be nearly equal and horizontal. In making the compound curve in the second part keep the top curved more than the bottom.

The *L* is the most beautiful letter in the alphabet. Study it carefully. Keep the shade low. See how carefully you can make the down stroke. Study the letter *M* carefully. In the *M*, the first stroke, like in the *K*, is used in many letters. Use a free hinge movement on the last part. The *N* is similar to the *M*. Watch the ovals. You will notice in the *O* how beautiful it looks if the shade is kept short, high, snappy and parallel with the hair line.

You will probably have a hard time with the *P*, but study and practice it carefully. Notice the parallel effect in the first one. See that your shade in the *Q* is higher than the shade in the *M* or *N*; the bulk of the shade in the Q should be at half the slant height. The letter *R* you will find is the most difficult you have yet tackled, but if well executed it looks fine. Watch the parallel effect in the ovals.

The down stroke of the *S* is about the same as the capital stem. If you will keep this in mind it will help you greatly. Remember that the beginning and the finishing strokes should be parallel.

How are you getting along with the small letters? Do you keep the shade light and snappy? Compare them with the copy often.



CLUB CHAT

Evidently the Lincoln, Nebr., Business College is not losing interest in penmanship, judging from the good sized list of subscriptions we recently received from Mr. F. S. Wolfe, of that institution.

W. R. Hamilton, of Toland's Business University, Mason City, Iowa, recently favored our journal with a list of twenty-five subscriptions and states that he thinks he will be able to send another list in a short time. Mr. Hamilton reports that they now have in their institution not only the largest but the most enthusiastic penmanship class in the history of the school. He also states that their records show an increase over last year of more than 50 per cent. This means that Mr. Hamilton knows how to secure results in more ways than one, and is evidently the right man in the right place.

Judging from the number of subscriptions we are receiving from the New Era Business College, Superior, Wis., great interest is being taken in penmanship in that institution. A list of 29 subscriptions has just been received. Mr. J. P. Simon, president of that institution, is certainly to be complimented on the good work he is doing.

The total number of subscriptions received thus far this school year from Mr. G. E. Spohn, of the Capital City Commercial College, Madison, Wis., is 151. As our readers know, Mr. Spohn is a penman and teacher of much ability, and knows full well the value of THE BUSINESS EDUCATOR in his penmanship classes. We extend to Mr. Spohn our sincere thanks for the good work he is doing, and we trust that each one of his subscribers will feel thankful to him for recommending THE BUSINESS EDUCATOR.

Mr. G. C. Kreighbaum of the Cleary Business College, Ypsilanti, Mich., appreciates THE BUSINESS EDUCATOR as shown by the good-sized list of subscriptions recently received from him. Mr. Kreighbaum's business writing is very good and we always look for good results from his pupils.

We recently received a list of twenty subscriptions to THE BUSINESS EDUCATOR from Mr. S. E. Ruley, of Creager's School, Louisville, Ky. He reports a good school with additions almost daily. The number of subscriptions sent right after the holidays would indicate prosperity and enthusiasm.

Judging by the number of subscriptions we are receiving from Mr. L. H. Hausam, of the Hausam School of Penmanship, Hutchinson, Kan., he is arousing a great deal of interest on the subject of penmanship. We acknowledge receipt of another good-sized list from him, and all for the Professional Edition at that.

Mr. F. A. Krupp, penman in the Southern Minnesota Normal School, Austin, Minn., recently favored us with a list of subscriptions, and also sent specimens of his writing which show that he is making splendid progress. He secures a strong, firm line and is getting his work up to a fair degree of accuracy. We have every reason to believe his pupils are receiving the proper kind of instruction.

A list of 46 subscriptions is at hand from Mr. W. C. Wollaston, proprietor of the Port Huron, Mich., Business University. Coming as it does right after the holidays, we would infer that Mr. Wollaston has been blessed by a large number of new students entering his institution. Well, they could not do better, for Mr. Wollaston is a conscientious, capable man, who neglects no details in his scheme of preparing young men and young women for business life.

C. J. Lewis, formerly of the Norwich, Conn., Commercial School, is now connected with the Pernin School of Business, Boston, Mass. Mr. Lewis is an enthusiastic penman and teacher and is doing what he can to increase the circulation of THE BUSINESS EDUCATOR. We acknowledge receipt of a club of subscriptions just received from him.

We have recently received a nice list of subscriptions from the Indianola Business College, Tecumseh, Okla., Mr. W. J. Stone, instructor. This shows that his pupils are interested in one of the leading commercial branches, penmanship. No doubt many of his pupils will succeed in winning THE BUSINESS EDUCATOR Certificate.

Large lists of subscriptions continue to come from Eastman College, Poughkeepsie, N. Y., V. M. Rubert, penman. This makes a totalof 197 subscriptions received this school year, 95 of these being for the Professional edition. A list of subscriptions of that number means that there is a great deal of interest and enthusiasm in Mr. Rubert's penmanship classes.

Specimens

A. C. Schmucher, whose advertisements appears elsewhere in our columns, favored us with nne of his post cards with writing thereon in gold, which makes a very pleasing effect. Mr. Schmucher is endeavoring to build up a good business in the card line.

Some ornamental and business penmanship has recently been received from J. A. Elston, Canton, Mo., which show considerable skill.

Mr. J. O. Peterson, Supervisor of Writing in the Tacoma, Wash., Public Schools, is creating a great deal of interest andienthusiasm in that city and state through the introduction of arm movement into all of the grades of the public schools. One of the daily papers recently contained a long write-up complimentary to the work being done there, and said among many other things that "the pupils are actually learning to write, not draw the letters. Since the opening of the schools last September, practically every pupil has laid aside the proverbial school-boy hand and is rapidly becoming proficient in the easy rapid writing used by almost every business man."

A roll of specimens has been received from the Spencerian Business College Milwaukee, Wis., R. C. Anderson, penman. These specimens are among the finest that we have received for some time, considering the length of time the pupils have [spent on] penmanship. Mr. Anderson says that the majority of them wrote a vertical hand about two months ago.

FINE PENMANSHIP

Superior courses in *Business and Ornamental Penmanship*. All copies are pen written. Enclose 2c stamp for specimen of my writing and circular.

H. B. LEHMAN
Central High School ST. LOUIS, MO.

WHEN Such discerning penmen as *R. Guillard*, Portland, Oreg.; *A. W. Kimpson*, Kansas City, Mo.; *G. C. Brink*, Argentine, Kas.; *A. M. Kiesling*, Washington, D. C.; *E. A. Cast*, Bend, Oreg.; *A. Mohler*, Kewanee, Ill.; *C. F. Dail*, San Diego, Calif.; *J. A. Snyder*, Big Rapids, Mich.; *G. W. Paulus*, Grand Rapids, Wis., and then some, put out 845 for a *Madarasz Scrap Book*, isn't it about time for some of you other good fellows to invest in some Madarasz writing? No method of reproduction has ever done justice to the ornate writing of *L. Madarasz*. A wee-bit of a circular tells more about it and..... L. MADARASZ, **of Knoxville, Tenn.**

WANTED To buy a Business College in acity of 20,000 or more. If you have a good proposition to offer write me immediately. Y. O. Business Educator.

FOR SALE OR LEASE

Good Normal and Business College in Southern Missouri town. Excellent climate. Give possession at any time. Good enrollment now. No competition. Excellent territory. For full particulars address, W., 419 E. Market St., Indianapolis, Ind.

Resolutions and Diplomas

engrossed in German Text, Old English or Roundhand. Cards elegantly written, 25c per dozen. Business writing thoroughly taught by mail.

ROSE C. BEAM, Pen Artist,
Washington, N. J.

WANTED TO PURCHASE

A business college having 50 to 150 enrollment. A school that can show inducements can close a deal. Write "Commercial," care of Business Educator, Columbus, Ohio.

-BEN-THE-PENMAN.-

YOUR NAME
Written on 12 different cards for 20c, ornamental, script, flourished bird and comic style. Send for a dozen. You will like them. B. KUPFERMAN,
127 Federal Street, Boston Mass.

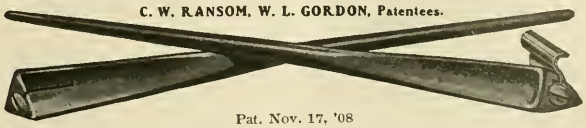
-EXPERT-CARD-WRITER.-

WANTED Thorough school man with $1,500 to join me in conducting fine paying school—established 10 years. Tip-top proposition to successful solicitor, also. Address Proposition, care of Business Educator, Columbus, Ohio.

THE RANSOMERIAN. SOMETHING ENTIRELY NEW IN PENHOLDERS.

The Holder that Makes Writing A Pleasure.

C. W. RANSOM, W. L. GORDON, Patentees.



Pat. Nov. 17, '08

Fits the fingers, does not cramp the hand. Used exclusively by C. W. Ransom, President of the Ransomerian School of Penmanship, in his expert writing. Used and endorsed by the leading professional penmen. Read what a few of them say: "It is a beauty."—H. W. Flickinger. "Nothing just as good."—G. W. Weatherly. "Hope you sell a bunch of them."—L. E. Stacy. "The best penholder ever put on the market.—S. C. Bedinger. A score of others likewise have tried the holder and will use no other. This beautiful holder is made of solid bard rubber, and will last a life time. Order today and do not deprive yourself of the pleasure of using this wonderful invention. Price each, postpaid, 50c. Special prices to schools and colleges. Address

RANSOM & GORDON PENHOLDER CO.
Reliance Bldg., Kansas City, Mo.

Mr. E. J. Gibb, Kenilworth, Ill.

SOME WHYS?

Why don't more colleges, universities and normal schools awaken to the realization that they are neglecting a part of their educational regime, an important part in more ways than one; that of the art of plain, legible, rapid, free style of penmanship?

The high schools throughout the country are strengthening their curriculums by introducing better, broader systems of commercial training. They are giving the future citizens of this great United States an idea of the business world. They are teaching them to keep books, write shorthand, transcribe their notes on the typewriter and write the English language in a readable manner.

Heretofore the colleges have dictated to the high schools just what to teach, how much of it to teach, and in fact what they had to teach in order to have their gradnates enter the college. Today we are getting away from the idea that every boy and girl that graduates from a high school must enter college; there are some that want to enter the business world, and for that very reason need a little knowledge and training along business lines.

How many of the teachers in the public schools throughout the country received any commercial training while in the normal school, the college or university? It is true that some have, but only a small minority. How many teachers in the grades of our city schools received instruction while in the normal or university in the art of penmanship? Yet they have graduated and gone out to teach children how to write—one of the most important of all subjects in school.

While in college they perhaps took a course in drawing, a course in blackboard sketching, and studied some psychology; but never a line of penmanship. No, I don't blame the teachers, but I do blame the normals and colleges. A lot of these same teachers have not studied a line of penmanship since they left the grades, and their rapid style of note taking in the high school and in the lecture room in college has not made any improvement in their writing

This demand for efficient teachers in the commercial branches is increasing, and the superintendents have to look toward the business colleges for their material with which to fill the vacancies, and they do not always get the best from there. On the other hand, teachers that want to teach commercial subjects have to go to the business college in order to get their training. One would think that our up-to-date schools would not be so slow in recognizing such shortcomings.

Commercial work must have a place in the curriculum of every well organized high school in the next few years. It has come to stay, and the universities are now beginning to allow one credit for one year's work in bookkeeping and its allies. (Write to the University of Illinois for their tentative outline covering one year's high school work in bookkeeping in order to be on the accredited list.)

I will ask the reader to visit some of the schools where penmanship is being taught under the direction of a supervisor, note the pride of the teacher in charge of the room you visit, especially when you examine some of the specimens you will find hanging around the walls, look at the papers that the pupils are preparing, note their positions when at their work, and if possible ask the teacher in charge if you may look over some of their practice papers, all the time keep an eye on those little faces, and you will see looks of pride instead of shame.

Pupils should acquire some little skill in penmanship before they enter the high school. It is just as easy to teach a boy or girl in the eighth grade to write as it is in the ninth, providing the teacher in charge is competent. Then their first few struggles with their bookkeeping will be much different, in one way at least.

The quicker our colleges and universities come to realize the demands of the business world as well as the professional, the stronger will they grow in the hearts of the people. Every man wants a college education, but they don't all want it along the same line. I say that penmanship at least should have a place in every normal school in the United States. But I hear some one say "If we all study the same style of penmanship, we will lose all of our individuality in writing." Well my reply is that it would be a blessed good thing. It doesn't look as though we have lost all individuality in the English language, yet we are supposed to study it in about the same way.

Now my good friend, (the teacher in the grades) don't object when the supervisor calls on you to do a little along the line of penmanship, Attend his meetings! Listen! Practice the lessons he may assign for you, try to profit by his suggestions and regain what you may have lost at the Normal, or College.

Here's to THE BUSINESS EDUCATOR, may it grow bigger and better until it enters the heart of every live wire in the educational system. Subscribe for it, then study its pages until you make of yourself a better teacher.

E. J. GIBB,
Kenilworth, Ill., New Frier Tp. High School, Com'l Dept.

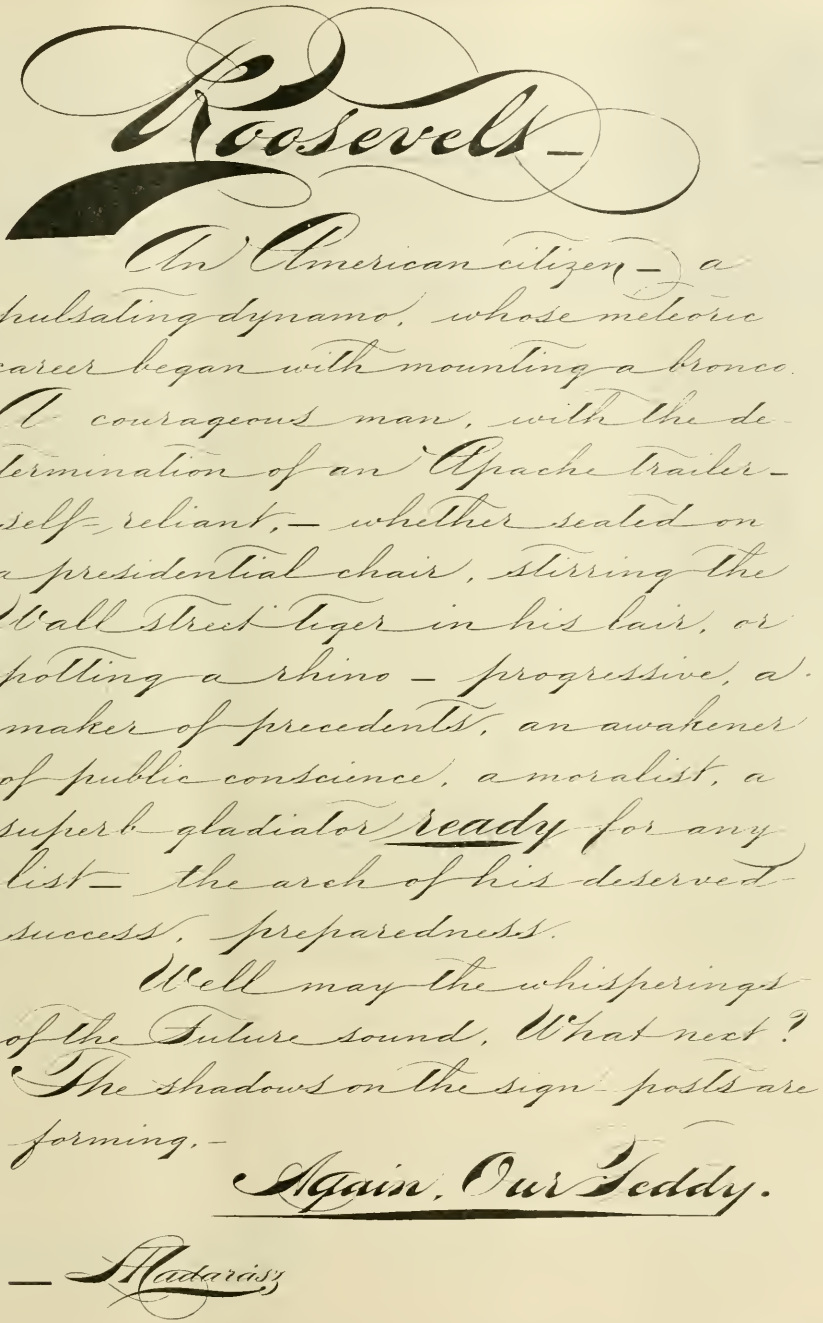
MASTER OF PENMANSHIP

(ABBREVIATED: M. PEN.)

The New Master's Degree. THE HAUSAM SCHOOL, Incorporated Under the Laws of the State of Kansas, is Empowered to Confer This Degree. Our Diploma Course Leads to it. In the Future the Master's Degree from THE HAUSAM SCHOOL will be the Highest Distinction Attainable in any School of Penmanship.

Skillful, Experienced Penmanship Teachers May Take Examination for the New Degree. We have the most beautiful Penmanship Catalog issued by any penmanship school. It will be mailed free to any one wishing to investigate our school. A sample written card goes with the catalog. Address,

Box 255P. **THE HAUSAM SCHOOL, Hutchinson, Kansas**



The first of a series of eleven page plates from Madarasz. The majority of those to follow are even more skillful and artistic than this, the line having been a trifle finer. This, however, shows remarkable strength which ambitious penmen will do well to strive to equal.

Roundhand

By P. H. Englehart,
Columbus, Ohio,
Care Zanerian.

Send work and self-addressed postal for criticisms.

INSTRUCTION FOR LESSON VII.

In this lesson we have nine capitals, all of which are more difficult to execute than those in the preceding lesson. In studying the letters you will notice a certain relationship between them, and by keeping this in mind you will master them more readily.

With the exception of a little more curve at the top the main stroke in *I* is the same as in *H* and *K*. The second part should cross the first at about one space above the base line. The shade should not be as heavy as in the stem.

Letter *J* is five spaces long and from this fact it is a most difficult letter. It should be three spaces above the base line and two spaces below. The main stroke is the same in proportion as the *I* except that it is two spaces longer. The lower loop can be made with one stroke or with two, exactly the same as in the lower loop letters. The second shaded stroke is the same as in *I*.

The main stroke in *T* is made the same as in *I* except that it is only two and one-half spaces long. The oval in the top part should be a little more slanting than the main slant.

Letter *F* is just the same as letter *T* except that there is a hair line crossing in the center.

The main stroke in *P* is the same as in *I*. The top part is started the same as in *T* but crosses the main stroke slightly below the head line and continues in the line of an oval until it again meets the main stroke, which is about the center of the letter. The stroke should then make a slight upward curve.

The stem of *B* is the same as in *P*. The top is much the same as in *P*, the only difference being after passing to the right of the main stroke it does not extend quite as far as in *P*, and instead of passing through the stem a slight loop is formed just to the right of the stem from which point the final stroke to the base line is made.

Letter *R* is practically the same as *B* as far as the loop to the right of the stem. From here it is finished the same as *K*.

The stem of *S* is the same as in *R*. It is usually made in three parts, viz: the stem, the stroke forming the loop and then the part to the left.

The stem in *L* should be considerably more curved at the bottom than the stems already employed. The loop at the base line should be long and narrow. The top of the letter is the same as in *S*.

A SAMPLE LESSON IN PRACTICAL WRITING.

BY J. H. BACHTENKIRCHER, SPECIAL TEACHER OF WRITING IN THE PUBLIC SCHOOLS OF LAFAYETTE, INDIANA.

(This is practically a verbatim report of a lesson such as Mr. Bachtenkircher gives from time to time, and was secured by special request for these columns. The pupils' practice work which accompanied the lesson is quite good, showing a splendid average of the entire room. The lesson speaks for itself. Editor.)

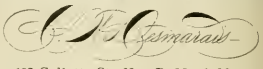
An Eighth Grade Drill. Time 25 minutes.

"Good morning class, I feel like Daniel of old, only this is "a den of sunshine." Let us get busy. Class in order. Do you know what that *command* includes? Thank you. I see you do. Actions speak much louder than words. We will begin our lesson with the "good old standby."

Make it two spaces, high. Now all together. Keep time with my pencil. No, James, you are doing it wrong. You are making it with a lateral, hinge stroke. Yes, I know you can make the exercise nice and smooth, in that way, but we want the *correct* motion. The exercise is only a means to an end. Turn your paper. Now you are right, just "fight it out on that line, if it takes all term." Mae, who gave that line to history? Good. I see you are good in history as well as writing. Attention, class. We will now take up a few words and see how many can write them with the same movement. Use just enough motion to give ease, grace and legibility. Our first word is—"miners." Keep writing this word until another is placed upon the board. Notice the letter r. The next word is—"the"—. There are over 500 words containing the combination of th. How many can call twenty-five of these words in one minute? Our next word is—'many." This word is made up of four words. What are they? Be careful not to swing the y under; pull and push the arm. Our next word is—"are". Change to the word—"minors." You will find a difficult joining, connecting o and r. Be careful. How many can tell the meaning of this word? Let us now write the word—"among." Make the loop in the g full. Use care in joining o and n. Pens down. We have now written six words. We will now write a sentence composed of these words. How many think they know the sentence. Hands up. Good. Take your pen and write what you think it is. Ellen, what have you? "Many *miners* are among the minors" How have you spelled the second word? Mary spells—"miners." How many agree? Harry how did you spell it? Harry spells—"minors." How many agree? Good. Now let us see how many times each can write the sentence in five minutes. I want to compliment you on your manner of working. Your movement is excellent, Miss Prass, I see by the certificates, that you have a large membership in the Model Writing Class. That accounts for this good lesson. Keep it up in all lessons. Good-by, I see my time is up.

The Finest Samples

of Written Calling and Comic Cards you ever saw. Something New with Agent's Big Outfit. All 2c. Blank Cards. The best for fine penmanship. It has a very good surface for hair lines and heavy shades. Hand cut. 17 different colors. Samples, 100 postpaid, 15c.; 1000 by express, 75c.



192 Collette St., New Bedford, Mass.

A Call for 40 More Commercial Teachers

There is a constant demand for new teachers in our 22 schools.

Splendid opportunities open to about
25 Assistant Teachers
10 Department Teachers
5 Principals

A free special drill in our methods is offered to all commercial teachers whether experienced or beginners.

These drills are conducted at five different points. There is no charge for tuition, books or supplies, but all candidates must be graduates of shorthand or bookkeeping departments of some good business college.

For full particulars write at once to G. W. Brown, President,

BROWN'S BUSINESS COLLEGES
Peoria, Ill., mentioning the Business Educator

LEARN TO ADD! MENTAL ADDITION SIMPLIFIED

By using my method you can add figures in columns with the same ease and rapidity that you read letters in words. *Anyone* can quickly familiarize the 165 possible combinations of figures. So simple and effective you wonder why you never thought to do it before. Full instructions, postpaid, 50c. If dissatisfied, return the book; money and postage back immediately and *without a word.* Anything fairer! You assume *no risk*, and will never profit more on a 50c investment. Add in the *right* way and *avoid* the brain-numbing drudgery of *hap-hazard* addition.

THE SECRET OF RAPID ADDITION

Essential to Success in accounting.
A necessity to everyone.

To School Proprietors.

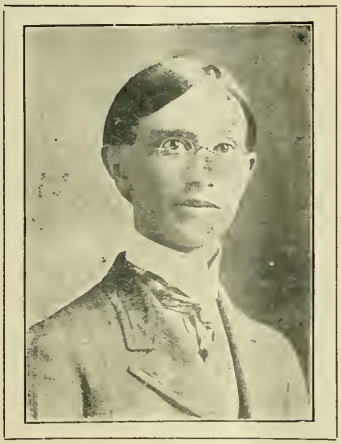
Why not give your students a *fair* start in business life by teaching them *modern* addition? Theoretical instruction in bookkeeping can *then* result in great *practical* ability and earning power. Particulars free.

C. H. NICHOLSON
R. 192, 144 East 34th Street, N. Y.

I I I Institution J J J Just
T T T Team Fun P Paint
B B B Band R R Roars
S S S Seneca L L Learn

"The Largest and Most Successful School of its Kind in the World"
F. A. KEEFOVER — FORMER EDITOR OF THE AMERICAN PENMAN

Ransomerian School of Penmanship
(INCORPORATED)



ST. PETER, ILL., JAN. 10, 1910.

C. W. RANSOM, President
Kansas City, Missouri.

DEAR PROFESSOR: In May, 1908, I finished the Combined course under your instruction and executed my diploma of graduation.

I have since held good positions and owe my success in part, to the excellent instruction received while a student of the Ransomerian.

The systematic method, expert pen-written copies accompanied by instructions therefor, together with the personal criticisms and valuable suggestions given by you, lead one who is conscientious of his own welfare and betterment—gradually and progressively to the goal of perfection.

There are innumerable points of superiority where the Ransomerian stands in the lead and, in conclusion, would recommend the Ransomerian Correspondence School of Penmanship of Kansas City, Mo., to any individual who may wish to become a more proficient penman and be permanently benefited thereby.

With kindest regards,

POOR PENMANSHIP IS A RISK

And so is poor advertising, you cannot afford to take it, neither can I, and that is why I am making you this special offer of sending you a $5 coupon good to April 15, 1910, to test the merits of this ad.

What impressions do your correspondents get of you? Everytime you sign a letter you are putting on paper an evidence for someone to judge your character and training by. To write a firm, strong hand will add to your equipment no matter how able you are, what position you hold, maybe just enough sometime to turn the balance in your favor. Many a man has been judged by his handwriting—weak, untrained penmanship may be taken by some man you wish to impress as a key to your ability.

I WILL MAKE YOU A GOOD WRITER

My easy and sure course is the short cut to acquiring a firm hand. Former pupils have invariably made good after graduating—my help to you will be just as effective. It will supply the missing link between you and well paid positions. Hundreds of students have taken my Mail Course and their letters express the deepest appreciation for the success they have attained from them. My methods are simple, but scientific and certain. No matter how poorly you write,

THE RANSOMERIAN SYSTEM

Shows you by mail instruction how to acquire a bold, clear, decisive hand—how to write so people unconsciously respect you. Send the coupon today for full particulars about my system—and the enthusiastic letters of students I have trained. Send no money — just this coupon — but send it today. You do want to write better, learn the way.

C. W. RANSOM,
President Ransomerian School
Reliance Bldg., Kansas City, Mo.

Special $5.00 Coupon Offer— Good to April 15, 1910

C. W. RANSOM, Ransomerian School,
Reliance Bldg., Kansas City, Mo.

I am sending you this coupon as per your ad in THE BUSINESS EDUCATOR which entitles me to $5.00 on your complete Penmanship Diploma Course, if used on or before April 15, 1910. Also send me detail information about your superior course in penmanship, a copy of your sixteen page journal and a sample pen free. It is understood that I am under no obligations to take the course, but simply wish information concerning same.

Name..... Address.....

Mr. V. E. Madray, the subject of this sketch, was born February 7, 1884 at Bunker Hill, Tenn., where he attended country school part of the time and devoted the rest of the year to farming. In 1902 and 1903 he completed a commercial course in Georgia Robertson Christian College, Henderson, Tenn. Following this he pursued the teacher's course in the same institution and graduated in 1904.

For a year he acted as traveling salesman for a Chicago firm, and refused the offer of road manager for the same firm to accept a position as teacher of penmanship under Prof. C. N. Dewey, Grand Marais, Mich.

From '06 to '08 he organized special classes of penmanship during the summer until August 1908 when he entered the Zanerian, and remained nearly a year at the end of which time he was elected supervisor of penmanship in the city schools of Benton Harbor, Mich., which position he now fills with enthusiasm and credit.

SPOKANE, WASH., Jan. 15, 1910.

MESSRS. ZANER & BLOSER,
Columbus, Ohio.

GENTLEMEN:

Good morning! How are you this morning?—that's right. I'd like to have been in that air-ship, too. Hope they'll have their nee (subtract one "e") xt meet here in Spokane instead of Los Angeles.

Oh, yes, I've some subscriptions for you—wait 'till I get my little book. Here they are:

159 M. T. Ekre, care of School—Students' Edition.
160 Harry M. Larson, Soldier, Idaho—Professional Edition.
161 Jim Cochrane, Jr., Harvard, Idaho—Students' Edition.
162 Cecile Canfield, Harvard, Idaho—Students' Edition.

Send 'em on their way rejoicing with the January number as a starter.

All's well at this end of the line.

Cordially,

FRED BERKMAN.

[This is one of those gossipy epistles we promised our readers not long since from funny Fred, in the big Blair out at Spokane, where the apples blush a beautiful red all around because of their size and plumpness.—Editors.]

Send 10c for my Practical Penmanship; or 20c for my Practical ;Drawing; both for 25c. Or send 16c for my Easy Landscape Drawings; or 15c for my Paper Folding Cutting and Designing; both for 25c. All four for 50c.
Address Parsons, Keokuk, Iowa.

Send now 50 cents 6 issues

CASH PRIZE ART CONTESTS In Every Issue of the STUDENTS ART MAGAZINE
Teaches DESIGNING, CARTOONING, ILLUSTRATING, LETTERING and CHALK-TALKING. Publishes and Criticises Students' Work.
Address G. H. LOCKWOOD, Editor
Instructor L-S ART SCHOOL. Kalamazoo, Mich. Dept. B 33

From the specimens we have examined of the students' work from time to time, we have every reason to believe he is securing practical results, and if we mistake not, Mr. Madray is going to be heard of from time to time from this on, as he is possessed of much more than the average energy and ambition.

FOR SALE

A paying Business College located in a Western State in a city of 30,000 inhabitants. No competition. The daily attendance 40 and for night class 25. The cash receipts Sept. 1 to Feb. 10 have been $3700. The yearly income will exceed $5000 with little or no advertising. Expenses low. Can be bought just now for inventory, $1500.
Address, RARE OPENING,
BUSINESS EDUCATOR, COLUMBUS, O.

FOR SALE! A Good Live School

Established eleven years. Located in a growing city of 15,000 people with territory of 50,000 to 60,000 to draw from.

No near competition. Owner has good reasons for selling. School endorsed by business and professional men in section where located. Enrolls between 50 to 75 students a year and received a good tuition rate. Equipment A1 and excellent reputation. If you have the CASH, better investigate. Will sell on time if good first payment is made. Possessinn given at once.

If interested write at once. C. J. H.,
CARE OF BUSINESS EDUCATOR, COLUMBUS, OHIO

Satisfied?

Are you sure that you are getting the **best?**
Are you satisfied with your present handwriting?
Do you want **better** copies or instructions that tell you **how?**
My **lessons** by **mail** are best because they enable my pupils to write better and do it in a shorter time.
Lessons in **Business and Ornamental Writing, Card Writing, Lettering and Engrossing.**
Write for my Journal **"Penmanship."**

S. E. LESLIE

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

P. S.—My Engrossing Course enables amateurs to become professionals.

Increasing Demand for Commercial Teachers
FREE REGISTRATION

Stenography, typewriting, bookkeeping, penmanship and allied subjects. Personal recommendation for positions in High Schools, Business Colleges and Universities. Salaries $600 and $1,800.

Your desire realized through THE THURSTON TEACHERS' AGENCY. Address,
ANNA M. THURSTON, MANAGER
378 WABASH AVE., CHICAGO, ILL

The Pratt Teachers' Agency
70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

FOR SALE Either one-half or a controlling interest in a well-established Commercial School (Incorporated) in one of the largest cities in the United States. The School has done an annual business during the last six years of $38,000 to $48,000. It is well advertised, and the present year's business good. Other business interests makes the sale desirable. For particulars and interview,
Address No. 43, Care of
COLUMBUS, O. THE BUSINESS EDUCATOR

FOR SALE A good business school in middle west. Established business. Fine property. New equipment. Wealthy and populous farming community. Well advertised. Cheap for cash if taken soon. G. B. H., care B. E., Columbus, O.

FOR SALE

Old established business school, centrally located, 400,000 population to draw from. New equipment, 50 new typewriters, good reputation and splendid patronage. Proprietor must change climate. Considerable capital required to swing this proposition. Please do not write unless you mean business. Address, Capital,
Care Business Educator.

WANTED A good business college solicitor desires to connect himself with a business college, and secure a working interest in same, in a city of not less 25,000 in the middle west. Address, Practical, care Business Educator, Columbus, Ohio.

Why Do You Suppose
The Teachers College, Columbia University, New York, has adopted the
ISAAC PITMAN SHORTHAND?
Write for "Why the Isaac Pitman Shorthand is the Best" and particulars of a free mail course for teachers.
ISAAC PITMAN & SONS, 31 UNION SQUARE, NEW YORK

GETTING OUR SHARE

Of the calls for high grade commercial teachers. Is your name on our list? A wise business policy on your part to have it there.
Write today.
CENTRAL TEACHERS' AGENCY
E. C. ROGERS, Manager. COLUMBUS, O.

POSITIONS for PENMEN

Yes, we have them, **NOW**, on our books and A 1 positions at that. Some of the largest schools in the country patronize this agency. Have **YOU** enrolled with us? A good business policy to do so at once.
Address
THE INSTRUCTORS AGENCY
BOXES 29-31 STATION No. 2 MARION, IND.

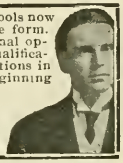
WANTED TO SELL or lease paying Business College in Southern City of 35,000 inhabitants. Only Business College in City. Terms to suit purchaser
Address
J. H. STEPHENS,
Petersburg, - - Virginia

WILL BUY a paying Commercial College in a city of not less than 10,000 inhabitants. Location preferred in a Central State. Must have no local competition. Address, A. B. J., care Business Educator, Columbus, Ohio.

HAVE YOU REGISTERED WITH US?
We want on our list the name of every capable teacher of commercial branches open for position now or in the fall, especially those in the vicinity of New York. 1910 business is already here
UNION TEACHERS' BUREAU, 229 Broadway, New York

MANY OF THE
BEST SCHOOLS IN THE UNITED STATES
Secure Their Teachers Through the
Continental Teachers' Agency, Bowling Green, Ky.
Correspondence Solicited with FIRST-CLASS Teachers and FIRST-CLASS Schools

HIGH SCHOOL POSITIONS More than three thousand high schools now teach commercial branches in some form. Many new departments will be opened in September, offering exceptional opportunities for commercial teachers. A special folder, explaining the qualifications required, will be sent to you for the asking. We fill the best positions in High Schools, Normal Schools, and Colleges. Our rush season is beginning Write us now.
THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.
WEBSTER GROVES, ST. LOUIS, MO.



R·B·I

TRAINING SCHOOL FOR COMMERCIAL TEACHERS

Enter the Rochester Business Institute now and begin active preparation for Commercial teaching.

There is time to cover a large part of the advanced work of the commercial texts in our bookkeeping and business practice departments by July 5th. This will fit you for the work in our normal courses beginning July 5th and ending August 12th. This preparation will enable you to secure a good commercial teaching position September 1st and allow for a two weeks' vacation after the normal courses close.

The courses in plain and ornamental pennmanship, lettering, and methods of teaching writing, under the personal direction of Mills and Leslie will be worth the entire cost of the course.

Send for our catalogue and summer school bulletin, which give full information.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

A MID-WINTER RECORD

This is written Feb. 1. In January our teachers were chosen for the following commercial schools: Merrill, S. Norwalk, Conn.; Bryant & Stratton, Manchester, N. H.; Valley City, Grand Rapids, Mich.; Albany Business College, Albany, N. Y. Also for the Technical High School, Springfield, Mass.; the North Central High School, Spokane, Wash.; the National Park Seminary, Forest Glen. Md,

Meanwhile, among the many other vacancies on our books (mostly for September), there are already twenty that carry salaries of from $100 to $180 a month.

Note that ours is practically the only agency of importance that gives its attention *solely* to the placing of commercial and shorthand teachers. With us, this is a specialty in fact, as well as in name. The vacancies reported in our advertising call for commercial and shorthand teachers. We place no other kind, and we do not find positions for bookkeepers and stenographers, though occasionally a teaching position requires secretarial duties. The sequel of our policy may be read in the splendid clientage we have, and in the gratifying volume of positions we fill. May we help you? No position, no pay. See our Manager at the E. C. T. A. Convention in Washington.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY
A SPECIALTY BY A SPECIALIST
E. E. Gaylord, Manager Prospect Hill Beverly, Mass.

V. M. Rubert, the tall, modest, energetic, capable penman and commercial teacher in Eastman College, Poughkeepsie, N. Y., was born March 3, 1883, on the wild plains of S. Dak., being the oldest of six children. His parents were pioneers in that great country, where their greatest enemies were not the Indians, as many suppose, but the blizzard, drought and wind, each in their time and turn. He was schooled on his father's knee to add, subtract, multiply and divide, and also to read, write and spell any word of four letters, by the age of seven. His father is a fine penman, having learned the art winter evenings from a Spencerian text book.

Next, young Mr. Rupert attended the country school taught by Mrs. Davis, who had won first prize in the schools of England for her beautiful penmanship. Mrs. Davis not only furnished him a good start in an educational way, but a few years later furnished a young and beautiful daughter for his helpmate, which she is, he assures us, in every sense of the term, for she has been his main encouragement in his fight for an education.

At the age of 15 he entered the University at Mitchell, S. Dak., and in two winters of three and one-half months each, he finished the commercial and preparatory courses.

He then secured a second grade teacher's certificate at the age of 17, and took a country school at $30 per month. The next year he secured $40 per month, and in 1903 he returned to the University and took a normal and teachers' training course. In 1903 he secured a first grade certificate but did not teach until 1904 when he again became a pedagogue.

In March, 1905, he went to Eastman College, Poughkeepsie, N. Y., finished the course in the remarkably short time of three and one-half months, specialized for penmanship under Mr. S. E. Leslie, and was asked to remain in the school as an instructor, which he did, and by hard work and enthusiasm has won promotion to the head of the penmanship work.

We have had some very pleasant correspondence with Mr. Rubert off and on for a couple of years, and formed a very favorable opinion of him, which impression, however, was enhanced when we met him personally at Louisville.

Mr. Rubert has, we predict, an enviable career ahead of him in our profession. We will hear from him from time to time, as he possesses character as well as ability. The fact that he is the Superintendent of a Bible school of 300 members, indicates without further comment his moral and religious calibre.

THE CALL OF CALIFORNIA FOR GOOD COMMERCIAL TEACHERS

Comes often, O so *Often*, and OFTEN finds me OUT. My office is Headquarters for Superintendents and School Officials of the Great Pacific Coast. I hold their Confidence and they ACCEPT my Endorsements.

A Life Membership with me will PROVE the best Investment YOU have ever made. I work for YOU while YOU sleep.

I do not KEEP Specialists on file; I LOCATE them.

WILLIAM HENRY HENSEY, B. A., B. S.,
EDUCATIONAL EXPERT — LOS ANGELES, U. S. A.

Learn Rule

THIS BOOK -FREE-

CAN MAKE YOU A GOOD PENMAN at Your Home During Spare Time.

Why go away to school to master penmanship when by the "*Tamblyn System*" it can be done as quickly at home with less than one tenth the cost and without giving up present occupation?

My book, "*How to Become a Good Penman*" contains copies and specimens and tells how others mastered it, *FREE*. If you enclose stamp your name will be written on a card the finest you ever saw it.

F. W. TAMBLYN, 406 Meyer Bldg., Kansas City, Mo.

Are You Using Earles' Bookkeeping Reference?

It contains practical test questions with answers. Covers Single and Double Entry, Partnership, and Corporation Accounting. Every account analyzed. It is more than the name implies. It is used in schools and offices for study and reference. For the use of students, bookkeepers and teachers. New and practical. Full cloth, gold stamped, postpaid, 75 cents. Teachers' Examination Copy, postpaid, 50 cents.

W. H. EARLES
Box 124 — Lansing, Mich.

Fortunes in Mud

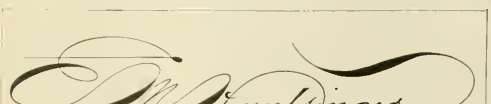
Millions of dollars were made on Seattle tide lands.

Tacoma presents the same opportunity to-day and when the tide land is gone no more can be had.

This is the investment property that made Seattle famous.

For a limited time we can offer low prices and favorable terms on Tacoma tideland — the only available transcontinental railroad property.

C. B. CAVANAGH & CO.
463 EMPIRE BLDG.
SEATTLE, WASH.



By R. Guillard, Behnke-Walker Business College, Portland, Ore.

By the Editor, when chirographically inclined.

$ $ $ $ $ $ $ $ $ $ $

$1 gets the *Madarasz Letter;* or a set of *Capitals* and a Swan *flourish;* or 25 "*Reputation*" cards, or choice of the *Bismarck* and *Nero* piece — the *de Maupassant* — the *Washington* — the *Robespierre* specimen.

* * * * * *

$1.50 gets the *Buonaparte* — the *Lincoln* — the *Shakespeare,* or the *Roosevelt* piece. Masterpieces of word-building — *vibrant, pulsating, and complete* — and, as specimens of unequaled penmanship they represent the *Madarasz* product.

* * * * * *

$45 gets the *Madarasz Scrap-book,* the skillfulest big lot of Penmanship.

* * * * * *

$2 or $3, or $4 gets a stick of *Korean* ink — the most marvelous flowing ink — *pitch-black* — ever offered.

* * * * * *

Your *name* on a postal gets my *circular.* That's good reading, too. *Get busy.*

L. MADARASZ, KNOXVILLE, TENN.

$ $ $ $ $ $ $ $ $ $ $

A THOROUGH, PRACTICAL, PEDAGOGIC BUSINESS TRAINING SYSTEM

MODERN ILLUSTRATIVE BOOKKEEPING

The Revised Edition of the Introductory Course is now ready
Incoming Vouchers 45c. Outgoing Forms 50c. Blanks 40c. Text $1.00

AMERICAN BOOK COMPANY, Commercial Publications Department, CINCINNATI

LESSON NO. 1 IN PLAIN PROFESSIONAL PENMANSHIP.

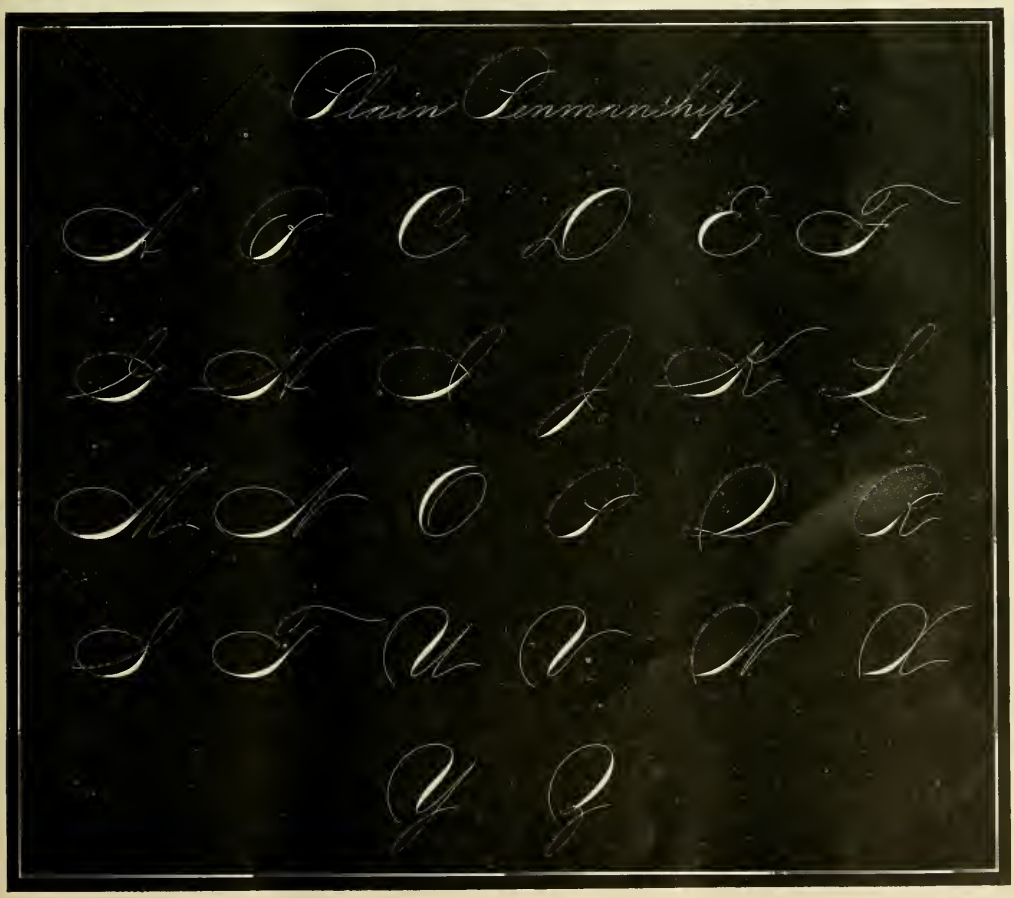
Plain penmanship is a style that is too often neglected by ambitious penmanship students who wish to reach the highest degree of skill in ornamental penmanship. To master this style of writing, requires vigorous drilling on the principles. Page after page should be filled with such principles as the capital stem, direct oval, indirect oval, etc., until strength of stroke and uniformity are secured.

Plain penmanship is known among professional penmen as a standard style. On it the ornamental is built. In other words, it is ornamental writing minus the flourishes.

In mastering the principles, it is well to use considerable speed occasionally, much more than is ordinarily used. It is well known that after working vigorously for a time with considerable speed and force the forms seem easier when one falls back to the usual speed than if the high speed had not been attempted. Be sure to give this idea a good trial in all of your practicing.

In order to execute plain penmanship well, one must have very good control of his movements. In this style there are no flourishes to assist in obscuring defects. It is therefore a splendid style to master in order to lay the proper foundation for ornamental writing.

The next lesson will contain small letters, as well as capitals. The third lesson will be made up of names and addresses, while the fourth and last lesson in this plain style will be composed of a short letter. Following these four lessons on plain penmanship we will begin a short course on another style—probably the abbreviated. We believe that much benefit will result if these lessons are carefully followed. Good paper, holders, ink and flexible pens are necessary. Be sure to supply yourself with the best material if you wish to make the most satisfactory progress.



Lessons in Text

LETTERING

A. W. KIMPSON

3937 Park Ave.

Kansas City, Mo.

FOR MODIFIED ROMAN

I give you this alphabet in a somewhat modified form as I believe it a bit more practical in this style. Rule a few perpendicular lines to serve as a guide, then horizontal ones three fourths (¾) of an inch apart for top and base. Sketch the letters out with pencil first, (making pencil lines as light as possible) then rule letters out with pen and ink, using ruling pen and section line or T square if you have them, if not use ruler and fine pointed, stiff pen. Gillott 303 is good. Then fill letters in with broad pointed pen, being careful not to run over the outline. I haven't given any small letters with this alphabet as I believe our modern engrossers use all capitals, this style of letters being used chiefly to fill in names and other important words in resolutions and other engrossing of this kind. Try to master the alphabet. It is useful and can be made quite rapidly.

Mr. W. J. Slifer was born at Haldane, Ill., over thirty years ago. When about ten years old he persuaded his father, mother, three sisters and one brother, who were all older than he, to move to McPherson, Kansas. He graduated from the McPherson High School—class 1894, and in '99 graduated from the Normal department of McPherson College, receiving the degree M. S. D., which course gives students State Certificates to teach in the State of Kansas. Later he took the Business and Penmanship courses under the writer, receiving the degree of Master of Accounts from McPherson College.

Mr. Slifer taught five years in the public schools and two years in McPherson College. All these years during the summer months he was engaged with his father painting. He became a skilled artist painter and was in great demand. He is an active church member, Sunday School worker, a member of the Y. M. C. A., of I. O. O. F., and of the Masonic fraternity.

Blackboard work, such as Business writing, Ornamental writing, Drawing and sketching are some of his strong points. There are few professional men who can equal Mr. Slifer in either Ornamental or Business writing on the blackboard.

At present he is with Spalding Commercial College, Kansas City, Mo., one of the largest and best colleges of the central west. He is head of the Introductory Bookkeeping department with four assistants; the school having about 1500 students annually, with 23 instructors. He teaches penmanship and other commercial branches. Since there they have contracted with him for three years. This alone is evidence of his ability.

Mr. Slifer has the qualifications of a leader. He puts life, thought, energy, and action into his pupils. He is a man that thinks, moves, acts and makes himself felt in the world. As a man in society he is scrupulously just and upright in all his transactions. Integrity, good faith, exactness in fullfilling his engagements are predominant and distinctive features in his character. He is simple in his manners and unostentatious in his habits of life.

We predict for Mr. Slifer a successful career in the Business world. S. B. FAHNESTOCK.

Building Trades' Council

Newark and Vicinity

BUILDING TRADES DEPARTMENT — AMERICAN FEDERATION OF LABOR

Secretary

OFFICE

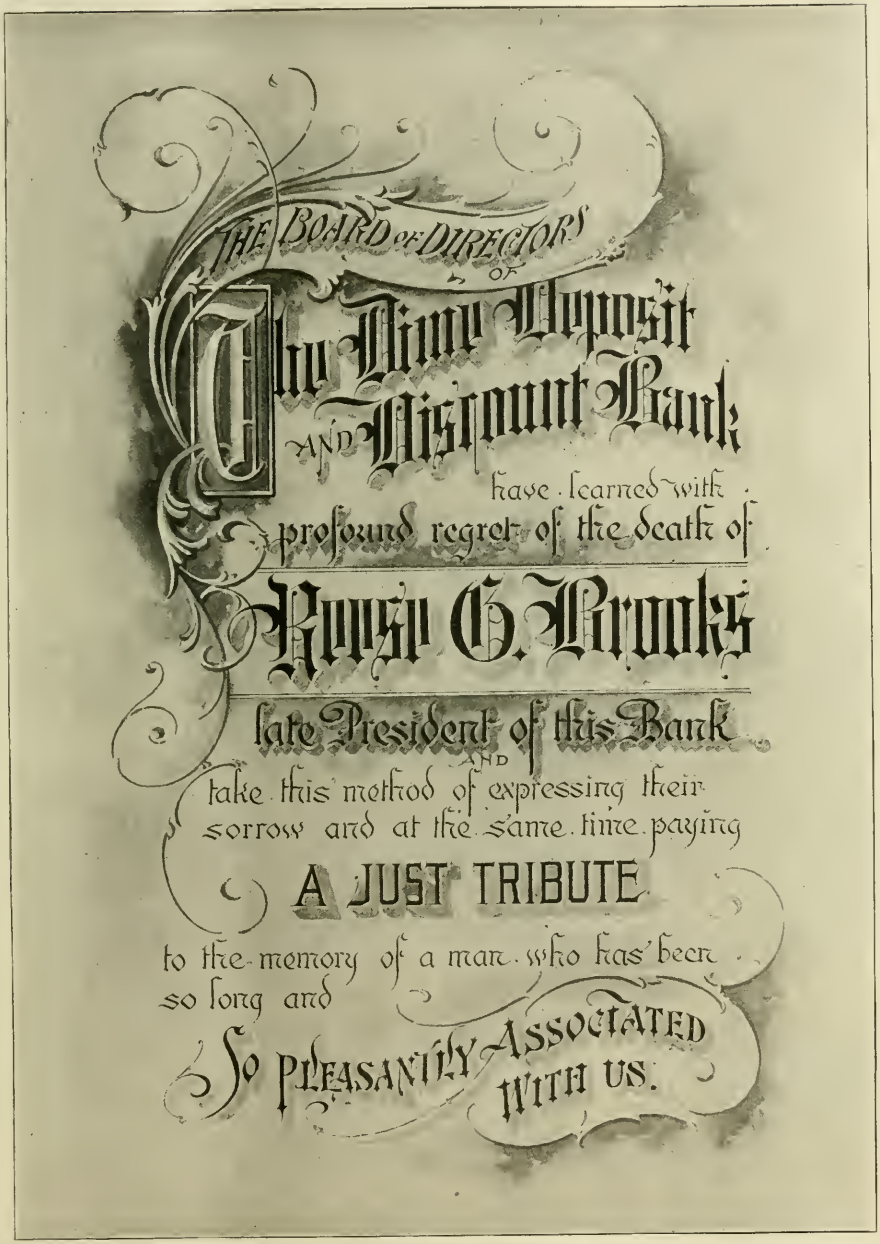
236 WASHINGTON, ST.

Newark, N.J., 1910

Commercial script by C. R. Hill, Newark, N. J., 23 W. Park St.

ABCDEFGHIJKLMNO PQRSTUVWXYZ& MODIFIED ROMAN.

A.W. Kimpson '09.



By P. W. Costello, Scranton, Pa., being the third of a series of seven album plates.

DESIGNING and ENGROSSING
By
E. L. BROWN,
Rockland, Me.
Send self-addressed postal for criticism, and stamps for return of specimens.

COVER DESIGN

Size of original 6½ x 12 inches. The initial "D" and scroll work will require some careful study. Pencil all parts of design before adding any ink. Note the color values before adding the wash, and be sure to use waterproof ink in outlining the pencil drawing. Make the lines coarse as a rule, and aim to obtain symmetrical curves. Avoid many lines running in the same direction; hardly two lines in the scroll work are the same in form and direction, and the result is variety which is necessary to pleasing effect.

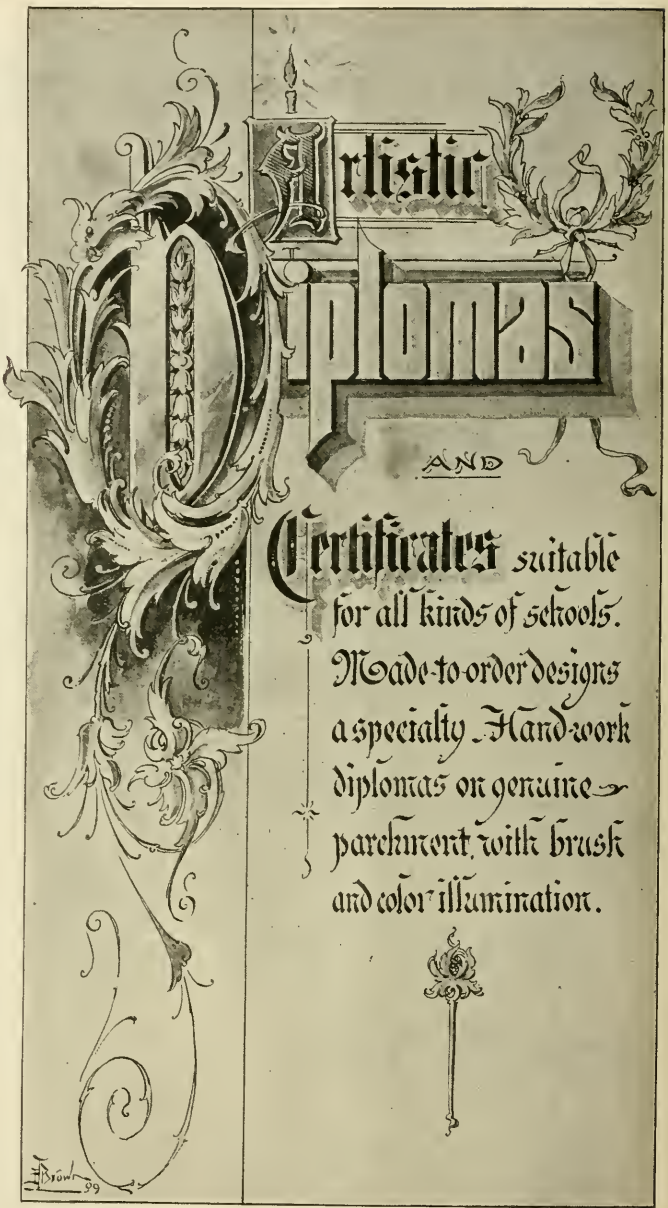
The small writing on the design was executed with a No. 3 Soennecken pen.

This design contains much valuable material for engrossers. Our ambitious young pen artists will find it excellent training to re-arrange parts of this drawing into another design. The effect of a design depends upon composition, arrangement of color values, correct drawing, etc.

PENS, PENS, PENS.
The best business pen made is
LESLIE'S No. 1 BUSINESS WRITER.
Sample dozen - - - - - 10c
One-fourth gross - - - - - 22c
One gross - - - - - - 80c
Discount to Schools.
S. E. LESLIE, R. B. I., Rochester, N. Y.
P. S. Send for my free journal, "Penmanship"

CARDS! For Fine Penmanship
Hand Cut—1,000 3-ply Special Wedding 85c, 5,000, $4.00; 1,000 3-ply colored, 85c. 1,000 3-ply Tinted, 85c by express. By mail prepaid, 500 3-ply Special W. 70c; 500 Colored 70c. 500 Assorted Comic, $1.25; 500 Assorted Scrolls, $1.25.
POST CARDS
Flourish Designs with sentimental readings—something new. They show beauty and skill in an art much admired. Sample dozen 15c. How to succeed in selling post cards. My Album, 2c. Designs and Card Writer's Manual. All about quick selling cards. 2c Your business solicited.
19 SNYDER ST. **W. McBEE,** ALLEGHENY, PA.

YOUR SIGNATURE
Written in the Mills style of business writing and a cut furnished of the same for $2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,
E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.



WE WANT YOU TO INVESTIGATE OUR
20th Century Bookkeeping
SOUTH-WESTERN PUBLISHING CO., KNOXVILLE, TENN.

BOOK REVIEWS

"Lessons in Penmanship", by J. H. Bachtenkircher, supervisor of penmanship, Lafayette, Ind., is the title of a 118-page, 4x8½ book, devoted to the subject of penmanship. The preliminary chapters contain a good deal of common-sense instructions and theory. Following this is an excellent series of lessons in plain business penmanship, splendidly executed. The small letters are taken up first, following which the capitals are given. This is one of the best books we have had the pleasure of receiving for many a day and any one who will faithfully follow its instructions can surely learn to write a splendid hand. Prices as follows: paper binding, 50c; cloth binding, 75c; Leather binding, $1.00.

"Our Stenographer," a waltz song, words by Beverly Jones, music by L. D. Leonard, price 50c, published by the Lincoln Park Publishing Company, Seattle, Wash., is the title of a timely piece of music dedicated to the new profession. The copy received came from the Hyatt-Fowells Schools of Seattle.

"Lockyear's Initiatory Bookkeeping," by M. H. Lockyear, Ex-President of the National Commercial Teachers' Federation, Evansville, Ind., is a new text or series of texts on the subject quoted. The author has had ample experience and seems specially qualified to originate a logical treatise on bookkeeping, and the package before us has every appearance of being thoroughly practical. He has embodied in the work a number of new and original ideas for presenting the subject of elementary bookkeeping in an interesting manner to beginners in the class room, as well as by correspondence instruction. It is put up in twelve packages, of a number of cards to each package, printed on Manila cards, each lesson or topic presented on a separate card. A sample outfit will be forwarded for inspection for but $1 to anyone interested in the subject of teaching bookkeeping. We know Mr. Lockyear personally, and have a high regard for him as a man, as well as for his ability. Several large schools are already using the work and speak highly of it.

"Style-book of Business English, including Card-Indexing and Record Filing," 222 pp., cloth, gilt, 85 cents, by Herbert W. Hammond, published by Isaac Pitman & Sons, 31 Union Square, New York, introduces advanced business English; illustrates the typographical display of the letter; brings (for the first time in schoolbook-making) the card-system and record-filing system into practical lesson-form; illustrates the use of capitals and colored ink in business literature; treats extensively Application Letters and How to Get a Situation; illustrates by cuts, diagrams and definitions, common terms and business papers; gives special instruction to teachers and pupils desiring to qualify at Regents' and Board of Education Examinations; serves as guide for teachers of commercial subjects, and as a reference work for stenographers, typewriters, bookkeepers and correspondents.

The Gem City, Vol. 1, No. 2, Quincy, Ill., 32 pages and cover, the same size as THE BUSINESS EDUCATOR, is the title of the widest-awake, brainiest, snappiest school paper we have ever had the pleasure of receiving and reading. Of course, it is published by and in the interests of the Gem City Business College, Quincy, Ill., and its thousands of students. If you don't believe it is a live wire of high voltage, just get hold of a copy and you will be pleasantly shocked. Sample copy, 10c; $1.00 a year. Nearly every page bristles with brains. From an artistic standpoint it does not compare favorably with its literary qualities, but that part will probably be improved from time to time.

A SCHOOL FOR SALE.

Profits for first year will bring back its cost, and more. Growing town of 9000; central state; good field; competition honorable. Address, W. L. C., care Business Educator, Columbus, Ohio.

Lessons In Penmanship

Business Writing, 24 lessons, $5.00. Ornamental, 24 lessons, $7.50. Resolutions engrossed. Diplomas filled. Prices reasonable.

M. BUFORD
Iron Mountain, Mich.

"Hurry, *hurry, good people"—is the cry of the barker of the side-show. Hurry, hurry, is what you, Mr. Ambitious Penman, and you, Mr. Lover of Good Penmanship, and you, Mr. Admirer of L. Madarasz, should do, if you want to have the genuine pen-and-ink work of the world's greatest off-hand penman. BECAUSE, I can't hold out forever, and I haven't any too much reserve force. On-and-off for 35 years is my record. Who other penman has retained his skill for that time? I am paying money for this talk, and I am taking a chance of getting interest on my outlay. When you invest a dollar with me, you get the connoisseur's dream of fascinating penmanship. Steady, steady there, Madarasz! Come back! What I want to say is, send along your orders now, while I am at concert pitch. A $ gets the Madarasz Letter, or 3 fine pieces of poetry.*

L. MADARASZ,
Knoxville, Tenn.

CORRESPONDENCE AND RESIDENT COURSES.

CARTOONING ILLUSTRATING DESIGNING

G. H. LOCKWOOD, Art Instructor 20 years experience, author of first and latest, most thorough and practical, Art Courses in U. S. Successful graduates furnish "THE PROOF." Guarantee plan. See lessons before you enroll. STUDENTS ART MAGAZINE and 3 nifty catalogues for stamps.
Lockwood-Stoltz Art School
Kalamazoo, Mich. Z Dept.

Wright or Wrong?

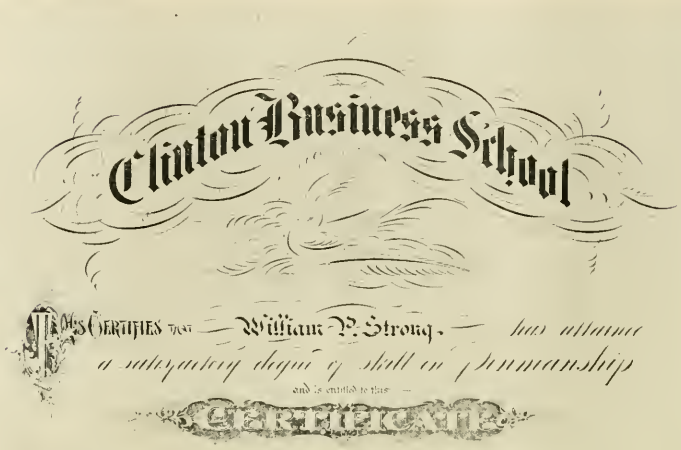
"Now is the season of discontent." Many wrong teachers, as well as the Wright Brothers, are "up in the air." They know they are not securing good results. Their methods are not satisfactory. The text-books in use are out of date. They long for a change, and fret awhile, then plod along, month after month and year after year, in the same old way,—their pupils suffering the consequences.

The value of any article in the commercial world consists in its utility—whether it be a flying-machine or a text-book. The aeroplane will be of little value until it is developed into a practical vehicle for carrying passengers. The wireless telegraph was for many years but a scientific curiosity. Theory is useless without practical application. A text-book, as well as a machine, should be practical. It should convey to the business student a clear idea of the things he will have to do in business life, and show him how to do them.

Practical Text-Books are what the name implies. We have dispensed with some of the time-honored rules and formalties, and emphasized the real, marketable value of each subject. A teacher secures the best results with these books because they are both interesting and practical. The facts are arranged logically, and the student acquires clear and concise knowledge, ready to use. Conscientious study, with Practical Text-books, produces business men and women who attain success.

Every commercial school teacher should be familiar with Practical books. Write today for a catalogue. We publish a full list of books for all commercial school courses —and we pay the freight,

PRACTICAL TEXT BOOK COMPANY
CLEVELAND ~OHIO



Specimen of artistic up-to-date diploma engrossing by E. L. Brown, Rockland, Me., whose lessons appear regularly in these columns.

AUTOMATIC SIGN PENS
28 YEARS ON THE MARKET

Makes lettering in two colors or shades AT ONE STROKE from one color of ink.
SPECIAL OFFER: 6 Marking or 6 Automatic Shading Pens with two colors of Automatic ink, Alphabets, Figures, Etc., for $1.00 postpaid. Catalog free. Address
Newton Sloakes Shading Pen Co. Pontiac, Mich

LEARN TO WRITE

At Home. America's Finest Penman teaches you. Complete new compendium, 6 position plates, 98 lines of copy, Dashy off-hand flourish and a large sheet of instructions for practice. All for a dollar bill.
Francis B. Courtney, Cedar Rapids, Ia.

91
LESSONS IN PENMANSHIP
By FRED BERKMAN of
The Blair Business College
SPOKANE, WASH.
Price 50c. Discount to Schools

College of Penmanship and Drawing
One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelchner.
If interested write for information. Address
Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.

FREE TUITION SCHOLARSHIP
Carnegie College gives Free Tuition by mail to one student in each county.
COMMERCIAL NORMAL ACADEMIC COURSES

Bookkeeping	*Arithmetic*	*Literature*	*Rhetoric*
Shorthand	*Geography*	*Latin*	*Geology*
Penmanship	*Grammar*	*Algebra*	*Botany*
Com. Law	*History*	*Geometry*	*Physics*

Cut out this Ad. draw a line through each study desired, and mail with application for Free Tuition to
CARNEGIE COLLEGE, ROGERS, O.

HIGH GRADE
DIPLOMAS AND CERTIFICATES.
Best Quality—Lowest Prices
Simple or elaborate designs to suit all tastes and requirements.
OUR NEW CATALOG has been mailed to the business schools—kindly notify us if you have not received a copy.
Our latest offering *An Illuminated Diploma.* Sample copy 50c—money back if you want it.
SPECIAL DIPLOMAS designed, lithographed and engraved. In fact we furnish
ARTISTIC DIPLOMAS as you want them, when you want them, at prices you can well afford to pay. Think it over, and join our army of *satisfied customers.*
HOWARD & BROWN
Art Engrossers, Rockland, Maine

HIGGINS' ETERNAL INK
HIGGINS' ENGROSSING INK
WRITE EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 30c.)
These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire
If your dealer does not supply these inks, send to
CHAS. M. HIGGINS & CO., MFRS.
271 NINTH ST. BROOKLYN, N. Y.

BIGGER BRIGHTER BETTER THAN EVER
PENMAN WESTERN STATE NORMAL

Specimen Letter, Business Hand	$ .50
Specimen Letter Ornamental and Superfine	.75
Wedding Invitations, dozen	1.50
Written Cards—very fine, dozen	.25
12 Lessons in Business Writing	7.50
DIPLOMAS ENGROSSED—German or Old English	

NOTE All card orders of 50c or over are packed with tissue in neat imitation wood box—a fine idea for ambitious penmen.
J. A. STRYKER, Kearney, Nebr.

I will write your name on one dozen CARDS for 15 cents. I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED

BLANK CARDS I have the very best blank cards now on the market. Hand cut Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

Get your name written on cards, all colors or plain white. Only 15c. per dozen if you mention this paper. Good AGENTS WANTED. Big Commission.

ARKANSAS CITY, KANSAS

ESTERBROOK'S PENS

"Easy to write with, Hard to use up."

CORRECT DESIGN UNIFORM TEMPER DURABILITY

150 STYLES

A 1 PROFESSIONAL
Fine pointed and elastic for card writing

TEXT WRITERS
Made in 3 widths and with long point to both left and right

453 BUSINESS AND COLLEGE
With fine and extra fine points. Elastic and smooth writing

ESTERBROOK STEEL PEN MFG. CO.

26 JOHN ST., N. Y. CITY CAMDEN, NEW JERSEY

If you want a position or a teacher, consult the advertisements in our columns, and if you do not find what you want, advertise in the B. E. of course.

FINEST PENMANSHIP SUPPLIES OBTAINABLE.

PENS AND HOLDERS.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00 ¼ gross 25c 1 dozen ---------- 12c

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c. ¼ gross 25c. 1 dozen 10c

Zanerian Medial Pen—A high-grade medium, extra smooth pen for business writing. None better. Just right for students and accountants. Gross 75c ¼ gross ---------- 25c

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled Gross 75c. ¼ gross 25c. 1 dozen---------- 10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ gross 25c, 1 dozen ---------- 12c

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ gross 25c, 1 dozen---- 10c

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross $1.00 ¼ gross 25c, 1 dozen---------- 12c

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ gross 25c, 1 dozen---------- 12c

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens---- 15c

Gillott's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens 15c

Soennecken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2 2½, 3, 3½, 4, 5, and 6 single pointed and 10, 20, and 30 double pointed. ---------- 25c

Double Holder for Soennecken Pens—Holds two pens at one time------ 10c.

Zanerian Oblique Penholder—Handmade, rosewood, nearly 12 inches long, a beautiful and perfect holder. 1 holder ---------- 50c

Fine Art Oblique Holder—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. Nearly 12 inches long. 1 holder sent in a small wooden box---------- $1.00

Zanerian Expert Oblique Holder—The best low-priced oblique holder made.

1 holder	$ .15
3 holders	.35
6 "	.60
12 "	1.10
¼ gross	3.00
1 "	11.25

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c, 12 holders---------- 65c

CARDS, INK, PAPER, ETC.

Blank Cards—White bristol with finest surface for fine penmanship.
100 by mail postpaid ---------- $ .28
500 by express ---------- .75
1000 by express ---------- 1.35

Black Cards—Best made for white ink.
100 by mail postpaid ---------- $ .28
500 by express ---------- .75
1000 by express ---------- 1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.
6 sheets by express ---------- $ .60
12 sheets by express ---------- 1.00
2 sheets by mail postpaid ---------- .50

White Cardboard—With bard finish, much like ledger paper. Sheets are 20½x23 inches.
6 sheets by express ---------- $ .40
12 sheets by express ---------- .70
3 sheets by mail postpaid ---------- .50

Black Cardboard—Finest for white ink. Sheets are 22x28 inches.
6 sheets by express ---------- $ .50
12 sheets by express ---------- .75
2 sheets by mail, postpaid ---------- .50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21x33.
6 sheets by express ---------- $ .50
12 sheets by express ---------- .70
3 sheets by mail, postpaid ---------- .50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawing for photo-engraving.
1 bottle by mail, postpaid ---------- $ .30
1 dozen bottles by express---------- 2.00

White Ink—Very fine.
1 bottle by mail, postpaid ---------- $ .25

Arnold's Japan Ink—Nearly ½ pint bottle by mail postpaid---------- $ .40
1 pint by express ---------- .45
1 quart by express ---------- .75

Writing Papers—All our writing papers are 8x10½ inches in size and contain 960 sheets to the ream. Ruling is faint and can be furnished wide (½ inch) or narrow (⅜ inch).

Extra fine 14 lb. white wove—

1 ream by express	$3.15
½ " "	1 60
¼ " "	.95
50 sheets by mail postpaid	.55

Extra fine 12 lb. white wove—

1 ream by express	$2.70
½ " "	1.45
¼ " "	.80
100 sheets by mail postpaid	.65

Extra fine 10 lb. white wove—

1 ream by express	$2.15
½ " "	1 20
¼ " "	.70
100 sheets by mail postpaid	.60

Extra fine 12 lb. Azure (blue)—

1 ream by express	$2.20
½ " "	1.20
¼ " "	.70
100 sheets by mail postpaid	.65

Extra fine 17½ lb. Wedding stock—

1 ream by express	$4.50
½ " "	2.50
¼ " "	1 40
50 sheets by mail postpaid	.70

Medium Grade Practice Paper—

1 ream by express	$1.70
½ " "	.95
¼ " "	.55
100 sheets by mail postpaid	.65

Send 5 cents in stamps for a sample sheet of each of the six grades.

All goods go by mail postpaid, except those mentioned to go by express, on which purchaser pays carriage charges. Of course the cheapest way to secure the heavy goods is to order fair sized quantities and have them go by freight.

We handle the best and can save you money. Cash must accompany all orders. Prices are too low to keep accounts.
Remit by money order, or stamps for small amounts.

Address, ZANER & BLOSER, COLUMBUS, OHIO.

Bookkeeping and Accountancy

The new name has "made a hit:" it has conveyed an idea. Our mails are full of letters from those responding to the idea. The title stands for something **different** from what we have been using, just as the book **is** something different.

A wrong impression, the very one we tried to forestall, has been received by a few teachers. This is not a work for bookkeepers and accountants, but for beginners. Watch the next issue of the **Budget** for quite a full description.

BOOTH'S PROGRESSIVE DICTATORS SELL FAST NOW

because this is the time of year when students are endeavoring to secure speed. Of course, there are plenty of teachers who say these Dictators are no good for speed or for anything else, **but they are just the same;** and more teachers are being convinced of that fact every day. We know, because the sales are continually increasing.

HOW DO YOU TEACH WRITING IN YOUR SCHOOL?

Lister's Writing Lessons will help, no matter what your method may be; and their cost is low.

Drills in Writing Contracts will come in good for your commercial law students just about the time they are completing the usual text book course. Try them with one class.

SADLER-ROWE COMPANY, Baltimore, Md.

LYONS' BOOKKEEPING

A new course for beginners, which combines the principal merits of both the "theory" and "practice" plans.

Alternation of Theory and Practice Non-voucher courses are often dry and lifeless. Vouchers from the start make a course attractive, but the pupil doesn't always get the analytical grasp of the subject he should, and besides, a great number of vouchers makes the course too expensive. Lyons' Bookkeeping teaches the principles in non-voucher chapters, then gives the necessary emphasis in "business practice" chapters, which alternate with the "theory" chapters.

Recognition Immediate The first twenty sample copies of Lyons' Bookkeeping Part 1 sent out early in December, 1909, have already resulted in **sixteen** adoptions of the course, although Part II has not yet been shown; and in fourteen of the sixteen schools referred to we made no personal call soliciting the adoption. This means that the course has unusual merit and attractiveness. What else could it mean?

Lyons' Bookkeeping, Part I, is now ready. If you want a book for use in September, **now** is none too early for you to examine this course.

CHICAGO 378 Wabash Ave. **J. A. LYONS & COMPANY** NEW YORK 1133 Broadway

Authors and Publishers will thank you for mentioning The Business Educator

THE BUSINESS EDUCATOR

TEACHERS' PROFESSIONAL EDITION. ONE DOLLAR A YEAR
APRIL, 1910

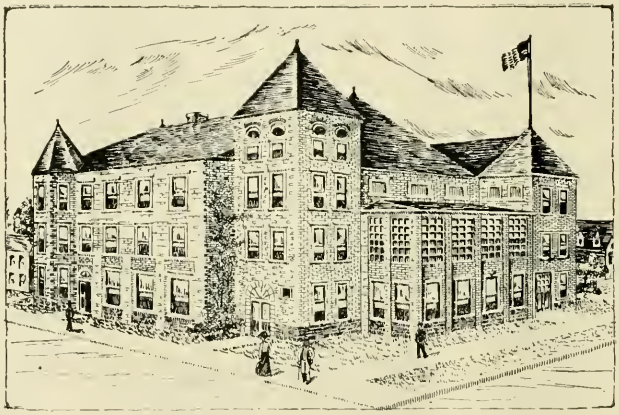
H. B. BOYLES, OMAHA,
IN WHOSE SCHOOL THE CENTRAL COMMERCIAL TEACHERS' ASSOCIATION MEETS, MAY 26, 27, 28, 1910.

ZANER & BLOSER
PUBLISHERS
COLUMBUS, OHIO

Bliss System of Bookkeeping

BY ACTUAL BUSINESS AND BUSINESS PRACTICE METHODS

Our Actual Business System requires a minimum number of seven offices, all transactions being performed over the counter. The offices, equipped with the latest and most up-to-date office books and appliances, are occupied by the advanced pupils, where they secure an actual office experience.



OUR FACTORY:

The Place in Which 80 Tons of Paper are Manufactured into Bliss System Supplies, each Year.

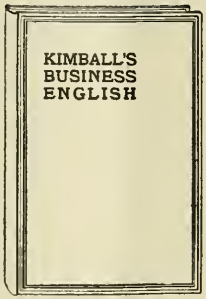
Our Folder System is a Semi-Actual Business System and requires the use of but one office, the Bank. This system can be used successfully in the smallest as well as the largest classes.

LET US HAVE YOUR ORDER

F. H. Bliss Publishing Company

SAGINAW, MICHIGAN

TEACHABLE



KIMBALL'S

Business English

With Lessons on Business Letter Writing, Capitalization and Punctuation

By GUSTAVUS S. KIMBALL

Designed for use in Commercial Schools, High Schools, Academies, Normal Schools and Higher Grades of the Common Schools

A LOGICAL and correct presentation of the facts and rules relating to English grammar, the formation of forcible phrases, sentences and paragraphs, and the rounding of the whole into effective English composition.

¶ Leading Business Educators say that this is the first Text-book on English that treats the subject from a practical business point of view.

Cloth, 160 Pages. Prices on Application
Write for Complete Catalog of "Our Good Teachers"

THE BOBBS-MERRILL COMPANY, Indianapolis, Ind., USA

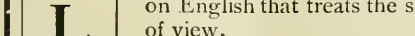
PRACTICAL

BE A GRAFIST

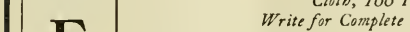
Learn to Write GRAFONI—the SHORT-longhand

A radically original, ideally perfect phonography of the English Language, THREE times as brief and rapid as the present cumbrous longhand, which it is designed to supersede.

LESSON IN GRAFONI
(Part of Alfabet)



SIMPLE WORDS WRITTEN IN FULL



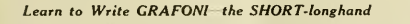
READ AND WRITE

Grafoni is a phonetic shorthand adapted to general use—Grafoni is *not* a reporting stenography—no sounds are omitted—every sound in every word is accurately recorded, and the writing is complete and permanently legible.

Grafoni can be written in full, accurately recording every sound in every word, at a speed of from 75 to 100 words a minute!

Every Grafoni letter begins and ends *at* the line of writing—an indispensable requisite of a shorthand intended for universal use. All the Grafoni letters connect at the same level and are adapted for use as printing types, to take the place of the present Roman letters.

GRAFONI TYPE ALFABET GRAFONI SCRIPT ALFABET



The efficacy of Grafoni lies wholly in the scientific alfabet—the Grafoni Alfabet is ideally perfect in its harmonious completeness—The Grafoni Alfabet is a beautiful thing—a poem in form!

Grafoni is an easy and accurate means of recording and presenting the pronunciation of English words in dictionaries and textbooks, and of teaching children and all who speak or desire to speak the language, the exact number, nature, relation and combination of English sounds.

You are not well-informed, nor up-to-date, unless you possess a copy of the "Grafoni Instructor." Every penman, every teacher, every student in America should know all about Grafoni—the short-longhand of the future.

The GRAFONI INSTRUCTOR contains complete rules for writing and joining letters, vowel and consonantal combinations, common words, principles of pronunciation, punctuation, exercises, etc., etc.

Complete Grafoni Instructor, bound in purple cloth, stamped in gold, price only 50 cents. Address

HITLOFI GRAFIST, 539 Cass St., CHICAGO

(1910 edition, Revised, 48 pages)

In Teaching Bookkeeping

It Pays to Begin Right

Lockyear's

INDUCTIVE BOOKKEEPING

Offers advantages over any other system on the market.

Highly endorsed by some of the largest schools in the country. Especially well adapted for correspondence instruction. Unexcelled for beginning classes in Parochial and High Schools. Sample outfit, including teachers reference book, sent to any teacher or school, charges prepaid, on receipt of $1.00. Correspondence solicited.

Address,

M. H. LOCKYEAR

EVANSVILLE, IND.

Spencerian Chartier Shorthand

Those who have investigated the Spencerian Chartier system, to the point of knowing it, find that there is not a word in the English language which they cannot write with this system—write it without a pen lift, something that is not claimed for any other system, living or dead.

They also find that they can read fluently what they write, even though they have been studying the system an average of one hour a day for only a few weeks.

They also find that they can read not only what they write with the system, but what anyone else writes.

Please notice that that point gives Spencerian Chartier Quick Writing its world-wide and epoch-making significance. ONE CAN READ WHAT ANYONE ELSE WRITES.

SPENCERIAN CHARTIER SHORTHAND is taught by mail in TEN SIMPLE LESSONS to teachers, free of charge. Send for first lesson and begin the most fascinating study of your life.

SPENCER PUBLISHING CO.
707 Common St. NEW ORLEANS

Civil Service Employment

Is attractive and remunerative. Your pay is sure; there is an annual vacation; the prospects for promotion are good.

Having successfully coached scores of students for the clerical examinations given by the Civil Service Commission, I feel certain that I can do as much for you.

Here is my offer: For $5.00 I will coach you for either the Clerk, Bookkeeper or Stenographer and Typewriter examination. If you finish my course properly and then fail to pass the examination, I will refund half the amount.

Should you desire assistance in any of the commercial branches, write to me. I can render you valuable aid.

Write to me regarding your desires and enclose a two-cent stamp. I will give your answer my personal attention.

C. E. BIRCH, Effngham, Kan.

Higher Accounting

Advice to Commercial Teachers

Send for information regarding the Bennett Correspondence Course in Accounting and Auditing. No commercial teacher is fully equipped for his work who does not have a knowledge of higher accounting—it insures better work and higher salary.

The author's standing as instructor, commercial school manager, and accountant, is proof of his ability to prepare others for the same work—and his membership in the leading associations of accountants in America is evidence of qualifications and standing. The Bennett Certificate is a passport to a good position, and is commended by leading commercial school proprietors.

Leading Accountancy Course of America
R. J. BENNETT, C. P. A.
1421 Arch Street, Philadelphia, Pa.

Situation Certificates

Burdett College, of Boston, with an enrollment of over 1800 students last year, gives each graduate a Full Life Membership in the Situation Department of their school. Messrs. H. L. Jacobs, Providence, R. I., and Fisher Bros., Somerville, Mass., are awarding membership certificates. So are others. A circular containing reproduced specimens and prices of our different designs will be mailed on request.

F. W. Martin Company
100 Boylston St., **Boston, Mass.**

A Talk About the Summer Normal Course at Gregg School, Chicago

By Rupert P. SoRelle

A NUMBER of prominent schoolmen were recently talking with us—superintendents, principals, proprietors, and heads of commercial departments in high schools—and the query on the lips of all was "Can you supply us with a good Gregg-commercial-teacher for next year?" We had to answer that we *hoped* we could later—that at present they were as scarce as steam heated flats at the north pole.

But that is not all. In every mail we get letters beginning "Wanted, a teacher of Gregg Shorthand" and so on. If that represents the condition this early in the season—what will it be later on? The truth is we shall simply be overwhelmed with requests for teachers.

Unusually *good* positions are certain to be far more numerous this year than ever before, because of the great number of high schools introducing commercial subjects. There will possibly be positions for all. But the particularly *choice* ones, with a comfortable salary attached, will be reserved for those who get the Gregg School training. The question of an excellent engagement even now simply resolves itself into one of *preparedness*. And that brings us back to the text of this article.

Gregg School has every summer attracted a large number of teachers who wanted to adopt our highly specialized methods of teaching—methods that have made Gregg the largest exclusively-shorthand school in the world. Not until last summer, however, did we offer regular formal instruction for teachers. The response to the announcement of the summer normal course exceeded our greatest expectations. Teachers came from fifteen different states—as far southwest as Texas; as far east as New York, and from Canada—and all went away enthusiastic. We have incorporated some of the "appreciations" of these teachers in a booklet—which will be mailed for the asking. They make interesting reading.

Good as the summer normal course was last year, it will be even better this year. In addition to the regular teaching force of Gregg School—which is composed of such well-known teachers as Kitty Dixon, Laura Shadinger, Hubert A. Hagar, George Pople and Henry J. Holm—Mr. Gregg will be in personal charge for at least a month.

Those who heard Mr. Gregg's lectures last summer will need no assurance of the value and inspiration to be derived from anything he says on the subject of teaching shorthand. Rupert P. SoRelle, joint author of "Rational Typewriting" will have charge of the teachers' class in typewriting, and will repeat the shorthand penmanship drills which aroused such enthusiam last year. Hubert A. Hagar, author of "Applied Business English," who has done more perhaps than any other teacher to make business English in the school a *reality,* will conduct model classes and give teachers an opportunity to study his successful methods.

Then, as a *post-graduate* course, will come the Gregg Shorthand Convention at the close of the normal session. Last year the convention was the shorthand event of the year—nothing like it had ever been held before in the history of the art. One teacher writes of it thus: "Surely no teacher could have attended this meeting and not felt that he had mounted higher in his chosen profession." Another: "To miss the convention of the Gregg Shorthand Association is to miss the most inspiring and helpful gathering on the continent."

There is one more feature we want to mention: Personal contact with the wide-awake, progressive teachers who attend the summer school, the interchange of ideas and experiences, and the chance to get teaching problems cleared up will give you an uplift in your profession that you can get in no other way. Then, too, many school proprietors and principals of shorthand and commercial departments visit the school during the summer for the special purpose of getting teachers. They will not employ them without a *personal interview.* Attendance at the summer normal will, therefore, bring you into personal touch with leading school men, and give you unusual opportunities for securing exactly the position you want.

Now, just one final word: We shall *need* every well qualified teacher we can get this summer for the enormous demand for Gregg teachers in both high and private schools. We simply cannot make that statement too strong. If you are not already equipped with Gregg Shorthand, the wise thing to do is to begin our free correspondence course *now.* Then come to the Summer Normal for the finishing touches, and remain for the G. S. A. Convention—for the year's inspiration.

All you need do is to say you want the course, and our whole organization is at your service. Send for booklet giving all the particulars.

Gregg School, 151 Wabash Ave., CHICAGO, ILL.

All recent Professional and Amateur Contests have been Won by Advocates of
CHARLES E. SMITH'S

"Practical Course in Touch Typewriting"

(Readopted for a further period of five years by the New York Board of Education, commencing January, 1910)

57 East 9th
Fall Block

Modern School of Business
The Quality School
Eugene, Oregon

January 21, 1910.

Isaac Pitman & Sons,
31 Union Square,
New York, N. Y.
Gentlemen:

Last fall we wrote you in regard to your "Practical Course in Touch Typewriting" and you sent us a complimentary copy of same for our examination. We at once gave this copy to one of our students in order to give it a thorough test and were so well pleased with the progress made by this student that we placed an order with you for 50 of these books and are now using them in our school with very good success.

One young lady who has been in school just two months and ten days, at this writing, writes readily at the rate of 35 to 40 words per minute on absolutely new matter. We think this something of a record in itself as we note from your advertising matter that the record now belongs to Miss Josephine Kroeplin who wrote 34 words after a school period of three months and 28 days.

In view of the fact that we believe our pupil can eclipse this record with perfect ease and perhaps establish one much higher, we would be pleased to have you send us full information as to the tests, subject matter and manner of holding same.

We would also like to know if there is any method of making these records official without attendance at a regular contest, or, when the next contest will be held, where and requirements for entrance in the same.

Thanking you for all the information that you can furnish us relative to this subject and with best wishes, we are

Yours very truly,

MODERN SCHOOL OF BUSINESS.

By M. L. Cleaver

Summer School for Isaac Pitman Shorthand Teachers

Commencing July 6 a Summer Course, conducted by experienced and capable teachers, will be offered in Isaac Pitman Shorthand at Columbia University. For further particulars apply to Prof. James Egbert, Library Building, Columbia University, N. Y.

"PRACTICAL COURSE IN TOUCH TYPEWRITING"

Eighth Revised Edition now ready. Stiff paper covers, 50 Cents; cloth, 75 cents.
Teachers' Examination copy, postpaid, 34c and 50c respectively. Mention school.

ISAAC PITMAN & SONS, Publishers,

31 UNION SQUARE, NEW YORK

The BUSINESS EDUCATOR

—C. S. HENDERSON—N.Y.—

VOLUME XV. COLUMBUS, O., APRIL, 1910 NUMBER VIII

THE BUSINESS EDUCATOR
Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, . - - - Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra: Canadian Subscriptions 10 cents extra.)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted. If personal checks are sent, add 20 cents for collection fee.

Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

Back numbers cannot, as a rule, be supplied.

Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

This is sugar boiling time, in the maple woods of the north. Sugar water is evaporated and concentrated into syrup and sugar—both mighty toothsome and wholesome articles.

This is the time of year, too, to concentrate your energies and skill into a hand writing fit for the business world. And the B. E. Certificate of Proficiency is the best seal of approval that your penmanship is up to that mark.

Whenever your teacher thinks you are "up to the scratch", have him submit a specimen comprising a set of each capitals, little letters and figures, and a short letter. If it is up to our requirement it will be O. K'd. and returned for remittance of fee of fifty cents.

Many certificates are now making many people happy.

AND TO THE HEARTS OF ALL THE QUEENS IN OUR PROFESSION.

You Never Can Tell

CHAS. T. CRAGIN,

Prin. Thompson's Business Institute, Holyoke, Mass.

THE BOY FROM KANSAS CITY.

"Where did you get your liquor, Sir?" The words gritted menacingly from the set lips of a short, powerful man with iron gray hair, a short beard of the same hue and eyes that seemed to bore a hole into the young man in cadet gray, who uneasily faced him as he slightly swung in a swivel office chair in front of his desk. "I won't tell you sir! I'll die first!" came the answer. It was an answer full of defiant boyish bravado, yet there was a quiver of fear in it, for the short man in the swivel chair didn't look as if it would be prudent to go up to him and chuck him under the chin and say "peek-a-boo." There was an instant's pause, and then the deluge. It was a pretty good sized office, but there didn't seem to be sufficient space for Cadet Harry Randall and Col. Harper Davis, the principal of the Great Western Military Academy, who caught with one lightning bound the ankles of Cadet Randall, and yanking his feet from under him sent him whirling across the floor like a human catapult into the opposite corner, where his head brought up with a bang against an ornamental umbrella holder. The cadet didn't get time to even cry out before again he was swept across the floor in the opposite direction, taking a small table of books along with him, and on top of him in his wild whirl. This time he half scrambled to his knees as his head butted up against a waste basket, but that iron grip caught him by the shoulders this time and with more terrific force than ever he landed head first in the opposite corner of the office. With a scream of: "Colonel for God's sake stop you're killing me!" he staggered to his feet only to be caught again in the ruthless grip and hurled breathless and bleeding, with torn clothing and death white face up against the door as the answer came: "Well, you said you'd die first. Have it your own way." "Stop Colonel, I'll tell! I'll tell!" shrieked the boy in abject terror. "Well, where did you get your liquor?"

"It was at Robinson's." "*I thought so*, report to your room under arrest." I met Harry Randall as he came from the tumultuous and strenuous interview with Colonel Harper Davis. He was a sorry looking object, his face was streaked with blood from his bleeding nose, there was a big blue bump already rising under his eye, his hair was tousled, and his face was blotched in purple and white and red with passion, anger and fear. He shook like a leaf and was on the verge of collapse, tears were streaming down his cheeks as he shuffled and staggered by me on his way to his room under arrest.

Now, I never cared much for Randall, but I could not help pitying him, and as he went by I clapped him on the shoulder and said, "Brace up old man, this will all blow over, 'every day will be Sunday by and by,'" or something of that sort. He sniffled and didn't say anything, and went on to his room, which was on the second floor, and he was locked in the room and the key in the possession of the Colonel. His meals were taken to him at the regular time but they were not very sumptuous. There was a lightning rod extending within four or five feet of young Randall's room, and it wasn't by any means a thrilling escape he made that night, for in the morning he was gone, and a rope ladder made out of bed clothes hitched to the lightning rod explained the mode of his departure. The other boys had undoubtedly helped in his escape, for they could climb up and talk with him without serious risk after midnight, and they had probably patched up a little money among them, though they didn't have much. He had none whatever, for his money was always drawn in advance, and few of the boys got more than fifty cents or a dollar a week, not enough to provide any extensive escape.

Of course he struck out for Chicago, which was only a few miles distant, and we supposed from there he would go home. The Colonel was not very anxious to have him remain, although his parents were wealthy, and he simply notified the father by mail that Harry had been drinking, and that on refusing to disclose the names of the parties from whom he bought the liquor, he had given him a shaking up and sent him to his room under arrest from which he had escaped, and informing his father that if he wished him to remain in school he must report within a reasonable time, and let it go at that.

We were somewhat surprised a few days later to receive a letter from Mr. Randall, Sr., saying that Harry did not come home, but had written him from Chicago for money to do so, and that he had sent back word to his son that he would not be received at home but should report at the academy without delay, and by the same mail from Chicago, I got a letter in a very shaky hand from Harry Randall asking me if I would not go into the city and advise him what to do. He said he was sick and penniless, and gave as his address a hotel on South Clark street and it was there the next afternoon that I found young Randall, on a sick bed in a dirty 7x9 room, up four flights, in a hotel where the employees looked as if they would cheerfully cut your throat for a quarter.

If any of my young readers have visited South Clark street, in Chicago, just south of the Rock Island Railway Station, they know it is not a pleasant location even at the present time, but 20 years ago it was even less desirable. On the one side was "Bath House John's" resort, were could be purchased a full tumbler of rum, whiskey, brandy or gin all out of the same barrel, for five cents.

On the other side farther up was the classy resort of "Hinky-dink," where the same refreshments could be obtained for the same moderate price, and I believe soup and sandwiches were thrown in for good measure. There were a lot of Chinese opium joints and worse resorts, and a lot of hotels, you can imagine of what character, were located along both sides of Clark street. It was there that I and Commandant Curtin found Cadet Harry Randall, sick in bed, with no clothing in sight and with surroundings anything but congenial to a young man who had been brought up in the best circles of Kansas City. We had some trouble in getting at the boy, but the low-browed bar-keeper was amenable to reason when we told him that the boy was an escaped cadet and that his parents would investigate any trouble which might arise over him.

There wasn't much "pomp and circumstances of glorious war" in the return of Corporal Harry Randall to the military school. After considerable argument and discussion we succeeded in getting his clothing out of the hands of the hotel people, who had taken possession of it and kept it, in pay for his room, at their joint. It cost about $10 to get him out of there, and we brought him back.

The foolish boy had gone there because quite a number of our boys, when they went into Chicago on a spree, had found this low doggery a good place to hang out when they didn't have much money. He had soon fallen sick, his money had gone and they, seeing that he was well dressed and knowing that he was a school boy, reasoned it out that they would get some money out of the matter if they took care of him until his parents came for him, otherwise he probaby would have been stripped of his clothing and kicked into the back alley when his money gave out. At any rate we got him back, and the Colonel, who was a little alarmed at his savage attack on young Randall, was glad enough to have the matter hushed up and have him back into the school again minus his corporal's chevrons, with a big list of demerits against him that would keep him on bounds for the next five years if they were not reduced. It was the custom if a fellow did well for a while to throw off a lot of these demerits and start square again.

Young Randall was in my classes, several of them, and as I had been the teacher appealed to, and the one the Colonel had sent in to get him out of his trouble, he naturally came under my care. All this took place a good many years ago.

When I was a young man about 30 I had a bad attack of Western fever. I decided that the West was the place for me, that the East was too small and cramped for a man of my genius, and that I needed more room. I had a little money and I decided that the experience was all that was necessary to greatly increase my store of wealth, and so I said, "I'll go West and show those folks a thing or two."

I went West, bought a half interest in a school in a small city of Iowa where peaceful cows and razorback hogs and hens and geese and mules disputed with the inhabitants the possession of the plank side walks. It was a pretty good town, too; a railroad junction where seven or eight roads crossed each other at grade, and where whistles shrieked and brakemen cursed and conductors waved many colored lanterns at all hours of day and night.

My partner in the school was a young fellow who had grown up in that place and he had boundless faith in its possibilities as an educational center. What he didn't know about education would have filled quite a little volume, but he was a good fellow just the same, and we got along very nicely together, notwithstanding that he was a red hot Republican and I was a pretty fair kind of a Democrat. My partner, too, was an ardent lover of Bob Ingersoll, whom he considered the greatest intellectual and theological light of all the ages, while I was a liberal kind of a Presbyterian with a fairly consistent belief in hell, for my enemies, at any rate. We laid plans to make large sums of money from a great crowd of students who would flock in upon us after the grain crop was harvested in the fall. It was a fine plan, but there wasn't any grain crop that fall and the great flock of students didn't flock, for the rain, which falls alike for the just and unjust, didn't fall on either all that summer and the waving miles of growing corn shriveled and withered and never eared out at all and we had mighty hard picking. I know we took coal and bay and eggs and an old cow, for tuition, and we managed to pull through the fall, but I got tired of it and sold out my share and came back East. And just then, in a Boston Teachers' Agency, I had a call to take the commercial department of a military academy near Chicago, and I went there, and thus began my ten years of service in which I fought and bled and died for my native land upon the ensanguined parade grounds of military schools.

What I knew about military drill and discipline and everything of that kind would not have filled a library then, and it would not now so far as that goes, but I found out some things about it in ten years of service as an instructor in military schools.

The school with which I found myself was located in a suburb of Chicago just across the plains from Pullman, Ill. We could see the great works of the Pullman Car Co. from our windows. As I walked up the plank steps to the Academy, as it was called, pretty nearly the whole school was grouped to watch the coming of the new instructor. I was to take the place of a man who had found the life too strenuous, and had resigned in disgust. Indeed they WERE a pretty lively bunch of citizens of the new and growing west that I encountered in my first year's experience in military school life.

The school was not a large one, but what it lacked in number it made up in spirit. They were a big, strapping lot of boys, most of them from Chicago and Kansas City, with a sprinkling from other cities of the west, and from country towns.

Now military schools are made up of an altogether different class of boys from those who attend the average business or boarding school. As a rule they are young men who have found

the restrictions of ordinary school life insufficient, and their parents have thought that it would be well to put them where strict military dicipline might curb them. These boys of ours were anything but shy or retiring in their nature; they had plenty of money, or at any rate, their parents had, and they had been accustomed to high living at home, and very little restraint had ever been exercised upon them. They didn't take to it very kindly here, and the guard house and demerit squad were usually well patronized.

Our commandant was a young fellow by the name of Curtin, a graduate of a big Eastern military school near Philadelphia, and an excellent drill master, but he lacked age and he lacked authority, for these young cubs care but little for a commandant who came from civil life. It takes a regular army officer to hold them in check, and our commandant had his hands full.

I have never seen another military school that had a guard house, but we had one. It was a room up one flight in one of the out-buildings on the grounds. There was a single window in the room, too high up for the occupant to reach it, there was a narrow iron bed and a small, hard, straight backed chair, and a wash stand with a tin pitcher and wash-basin, and that was all.

When a man went into the guard house he got bread and water, all he wanted of it, and a Bible for reading material. I trust the reading of that sacred book did those fellows lots of good, but I have sometimes had my doubts about it. The girls who were waitresses in the dining-room used to smuggle in some extra food and paper covered novels, and an occasional bottle found its way in through the high window by a string, if the prisoner happened to have a string about him.

Our commandant, Curtin, had just had rather a startling experience, and the guard house was occupied now by the cadet who had given it to him. Curtin heard a noise in the dormitory after taps, and went in to see what was up. He found a big, husky fellow from Omaha raising a racket. He had evidently been indulging and didn't care much what he did. Curtin told him to "shut up", and volunteered the information that he would be reported for disorder after taps. The young man drew a revolver, leveled it at the commandant, and said, "Now Captain Curtin if you care anything for your health get right out of here, quick." Said Curtin, "I never was so scared in my life. I knew he was a reckless chap, and didn't know but what he would shoot me, but I knew if I let him drive me out that would be the end of it, and so I just shut my eyes, caught my heart in my teeth as it tried to leap out of my mouth and sprang at him." The fellow was knocked head over heels in a heap, revolver and all, and the revolver was found to be unloaded, but it wasn't a pleasant performance, and the gentleman was taken to the guard house, and a few days later his parents were invited to take him home, which they did.

There were a good many more of the same class in the school, and the "Kansas City bunch", as they were called, were an especially hard lot. The great trouble in a military school, anyway, is liquor. These boys, many of them, had learned to drink before they came to us, many of them had been accustomed to having wine on the table at home, and beer was a common beverage among them.

Our little suburb of Chicago was a temperance place, that is, there was no saloons in it, and it was supposed to be a difficult matter to obtain anything intoxicating within its limits; but the great city was less than a dozen miles away, trains were going in and out every hour, there were plenty of loafers around town who were ready enough to bring out liquor for the boys, and it wasn't at all difficult for them to smuggle it in. More than this, there was a little bookstore kept by an Englishman named Robinson. He had candy and cigarettes and newspapers and novels and neck-ties and a whole lot of other things boys wanted, and he was accustomed to keep a little account with any of these boys who wanted it, and there had long been suspicions that is wasn't impossible to get a drink at Robinson's. He was generally in a mellow condition himself, and it was said that a good many people around our place, who liked a drink, occasionally, were in the habit of getting it in the back room of his little store. It was here that Cadet Harry Randall had procured the cause of his rough house experience with the Colonel.

Harry Randall was the son of a prominent man connected with the stock-yards of Kansas City, a man of wealth, and the boy had been brought up to have his own way at home, although he was by no means a rough and tough specimen, like some of the Kansas City bunch. On the contrary he was inclined to be "sissified," tall and slender, always neatly dressed, indolent and weak rather than vicious. Well, there was a vicious streak in him, and he was really a more dangerous person than a good many of the rougher boys who were constantly in trouble. He was idle in his studies, and accomplished but little work. His mother furnished him entirely too much money, and thought that Harry was so good a boy that he could be trusted anywhere. His father was better acquainted with him, and evidently knew that the young man required better control than he got in the schools at home, and so had been sent up to take a course of training under Colonel Harper Davis. After his escapade he was very much broken down, very humble, and very contrite, would do anything, perfectly willing to take all the advice you could give him, but I knew well enough that the first five dollar bill his mother slipped to him would cause trouble, and it would if he had been allowed the opportunity to use it, but the letter fell into the hands of the Colonel and the five dollars didn't do Harry much good.

He was a hard fellow to reason with, but he was not a fool, that is not at all hours of the day and night; he had spells of knowing something, and I think it finally became impressed upon him that he must stay there for another year. And he did. He stayed there that year, and instead of going home in the summer time as most of the boys did, he stayed during the summer and he stayed the next year and finished his course and graduated.

He never made another serious break in all the time he was there, but I always felt that there had been no great change in his view of matters and things, and it was a source of great relief to me when Cadet Sargeant Harry Randall finally took his diploma and left the great Western Military Academy to take his place in the ranks of those soldiers who are fighting all the time the battle of life. I would not have given much for his chance of success. But You Never Can Tell.

In 1902 I found myself with the R. B. I. at Rochester, and one afternoon the office girl came in and said, "There's a call at the telephone for you Mr. Cragin". The voice at the receiver said, "You will not know me if I give my name, but can you come to lunch with me at the Powers Hotel at noon?" Well, we teachers never objected in going to Powers Hotel lunch at noon if we get a chance, and I said "Yes. For whom shall I ask?" and he said, "You needn't ask for anybody. I will know you."

I came into the rotunda of the Powers at a little after noon to be greeted warmly by a perfect stranger of excellent business appearance. He was tall and well set up, and there was a straight swing to his shoulders that every boy who has been to the military school a year or two gets, but I didn't know him from Adam, and when he told me his name, Harry Randall, of the class of 1889, Chicago, I could hardly believe it.

The boy had indeed greatly changed, and changed for the better. He said, "It was pretty hard lines those last two years at The Academy. You see I had always had it about my own way at home. The governor didn't have much time to bother about me and mother made me her pet, and I did any old way that pleased me. When they came to put discipline on in the school, I kicked. I was always a sly cuss, never said much, but always got my own way if I could, and I generally could. The Colonel pretty nearly killed me that time I wouldn't tell him where we got the "booze". I believe he would have killed me if I hadn't told him. At any rate I waited as long as I dared to before I "squealed." Then it just seemed as if the bottom dropped out of everything, but *you* told me to "brace up", that "it would all come out in the wash," or something of that sort, and it kind of cheered me up a little. I skipped out that night for I was sure I couldn't possibly live there another day.

"When I got into 'Chi' with about two dollars in my pocket, and into that Clark St. joint they cleaned me out in about fifteen minutes, then I knew I was up against it. Mother would have helped me out all right but the govenor just set his foot down and said this thing had got to stop, if I didn't learn that there was some authority in this world besides my own fancies, I would go to the devil straight, and I might as well learn it now as any time, so he said, 'It is only twenty miles from Chicago to the Academy and I will not help him a cent's, worth but just send word to the Colonel to send in and get him.' And so I had to come back and I tell you I had to eat humble pie till I got through there. Mother would shove me a five or a ten once in a while, but the Colonel would generally gobble it, so it didn't do me much good. You bet I was glad when I got out of there and got my diploma. It took the starch all out of me, that last year, and when the governor gave me a chance to go to work in the office at K. C, I was glad enough to take it.

"Things went along pretty well there, and after a while I married a girl I had always known, and a good little girl she is too. She stuck by me when I was in pretty deep water, for I got into one or two scrapes after I left the academy that didn't leave me much room to stand on, and the governor concluded that I'd be a good deal better off out of the way of the young fellows I knew in Kansas City, so he got me a job in Buffalo, N. Y., and I have been there ever since. I am now the Eastern agent for the Novelty Advertising Co., of New York, with an office in Buffalo, and I go out over this territory as far East as Utica, and as far South as Pittsburg, and North to the Canada Line, and I have a pretty good business.

"I have just sold Walter Duffy, the Duffy's Malt Whiskey man, over $5,000 worth of those calendars and bookmarks and things of that kind, and we get along very comfortably on my salary of $175 a month, and a commission.

"I read in a Buffalo paper the other day an account of a very exciting game of baseball between the Medina Indians and the R. B. I. baseball team, and I saw C. T. Cragin manager of the ball team and wondered if it could be possible that it was my old instructor at Chicago, and I made up my mind the next time I came to Rochester I'd call up the Business Institute and find out. I called them up and they said you were formerly a military instructor in Chicago, and so I knew it must be you and I wanted you to come down."

Well we had a good time together, and a good lunch. The rough knocks that a man gets when he moves out among things and gets to going with the procession takes the silliness out of him, if it can be taken out, and leaves him quite a different person. He seemed about hopeless when he came back from Chicago that time but You Never Can Tell.

Cragin has still more of these yarns based on facts on tap for our readers.

They are arousing much interest and exciting much favorable comment.

Lessons in Practical Writing. No. 4.

C. E. DONER, Beverly, Mass.

Director of Penmanship in Four State Normal Schools of Mass.

Subscribers' writing criticised free. Send specimens to Mr. Doner at above address, inclosing self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

mmmm mmmm mmmm mmmm

uuuuuu uuuuuu uuuuuu uuuuuu

union union union union

Lesson 41. This is a good lesson and should receive careful practice. Round the small m exercise at the top and the small u exercise at the bottom. Make the exercises at the rate of 2 in five seconds, and at this rate count by repeating the word "one" for each downward stroke. Write the word at the rate of from 18 to 20 a minute. At this rate the count may be given by naming the letters u-u-i-o-n.

106497 106497 106497 106497

106497 106497 106497 106497

Lesson 42. Review the figures by writing them in columns. Writing figures in columns should receive a great deal of practice. This is splendid drill work. Do not give up until you have learned to make a plain, legible figure and until you can write a vertical column of figures. While writing, frequently look up the column which is a great help in keeping the columns vertical.

12358 12358 12358 12358

12358 12358 12358 12358

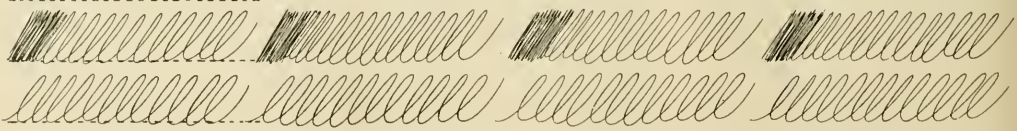
Lesson 43. Continue the practice of figures in columns. Stick to this kind of practice until you can write columns of figures easily. Learn to help yourself. Rely on your own efforts.

1234567890 1234567890 1234567890

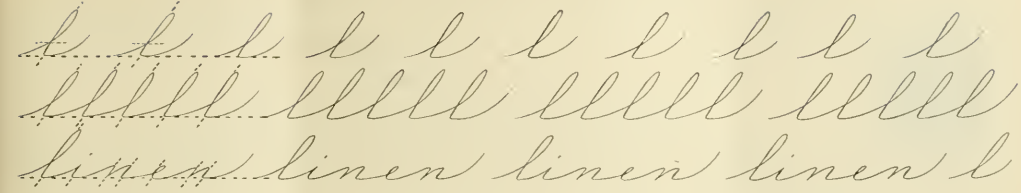
Lesson 44. Practice making the whole group of figures. Write them at the rate of about 10 groups a minute. Try to make them with a light, quick, sharp movement which ought to give a light, clean, smooth line.

Lesson 45. Review Lesson 3. Read it thoughtfully. Also review Lesson 5 and 6. Make the exercises also one space high.

Lesson 46. For this lesson count 1-2-3-4-5-6-7-8-9-10—1-2-3-4-5-6-7-8-9-20—1-2, 1-2, 1-2, 1-2, curve. Make the exercise with a rapid push-and-pull movement, and make the four l's with the same movement, stopping the pen firmly at the bottom of each downward stroke. *Use no finger movement.* Drive the movement from the muscle in front of the elbow. Master this exercise.

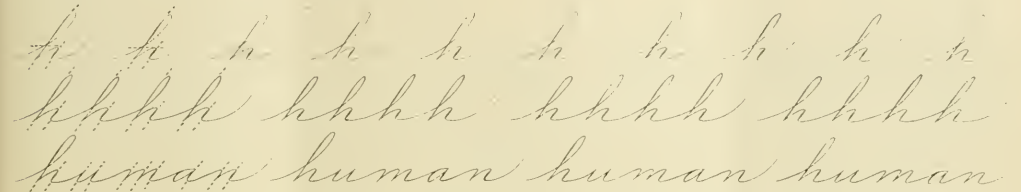


Lesson 47. These exercises are intended to be made with a rapid push-and-pull movement, but the pen is not to be stopped at the bottom of each downward stroke, as in the exercise in Lesson 46. For the first exercise count from 1 to 10 for the push-and-pull part and then repeat the word "one" for the loops. The movement must be rapid. In the second line make from 18 to 20 exercises a minute, about four on a line. Do not make them quite a space high.

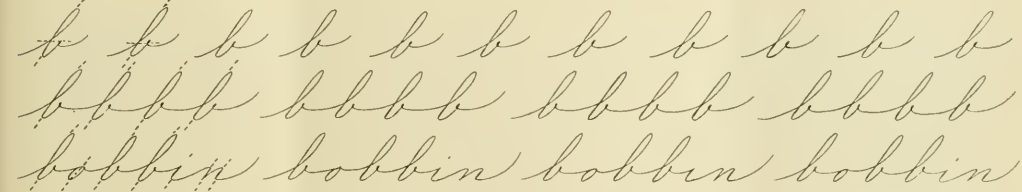


Lesson 48. This lesson begins systematic practice on the loop letters above the line, l, h, b, k. Observe carefully the dotted lines. For the l count 1-2, curve; or, 1-stop, curve; or, push-pull, curve. For the joined l's count 1-2, 1-2, 1-2, 1-2, curve. Use a strong, rapid push-and-pull movement, and stop the pen firmly at the bottom of each downward stroke. *Do not use the fingers.* Write the word at the rate of from 18 to 20 a minute. Count by naming the letters l-i-n-e-n. Stop the pen at the bottom of the l, then move off rapidly for the small letters. Space good and wide between the letters. Master this lesson.

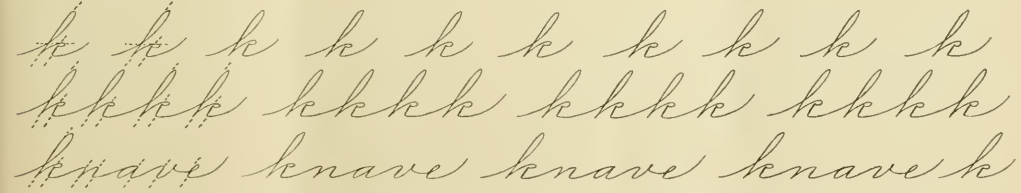
Lesson 49. Review Lesson 4 carefully. Also review Lesson 46.



Lesson 50. For the h count 1-2, 1-2 curve; or, push-pull, 1-2 curve. For the joined h's count 1-stop, 1-2; 1-stop, 1-2; 1-stop, 1-2; 1-stop, 1-2 curve. Stop the pen at the bottom of the loop. Review paragraph on "Counting," Lesson 4. Name the letters in the word, and write it at the rate of 16 words a minute. Keep the wrist free, and drive the movement from the muscle in front of the elbow. *Persevere.*



Lesson 51. Review Lesson 46 for a few minutes. For the b count 1-2-dot, curve. Make the loop rapidly and stop the pen at the dot. For the joined b's count 1-2-dot, 1-2-dot, 1-2-dot, 1-2-dot, curve. Count in different ways to bring out stops, curved strokes, arm movement, good position, etc. Be original. Judgment and common sense are good guides. The word should be written at the rate of from 12 to 15 a minute. Study dotted lines for uniform slant.



Lesson 52. Review Lesson 46. For the k count 1-2, 1-loop, down curve. For the joined k's count 1-2, 1-loop, down, 1-2, 1-loop, down, 1-2, 1-loop, down, 1-2, 1-loop, down curve. Keep the movement free. *Do not use the fingers.* Write the word at the rate of 16 a minute. Form and movement, study and practice, should go hand in hand.

Lesson 53. Before beginning practice on this lesson read very carefully paragraph on "Moving the Right Arm or Paper in Writing Across the Line." Do not neglect to put this scheme into practice. In this lesson swing the pen off freely to the right between the letters. Think good wide spacing and a strong clean-cut line. Drive the movement from the muscle in front of the elbow, and keep the fingers from acting. Count 1-stop, glide o, 1-stop, glide o, curve; or push-pull, glide o, push-pull, glide o, curve. Notice carefully the dotted lines; they bring out very plainly the stroke that should be well curved.

Lesson No. 8 in Business Writing

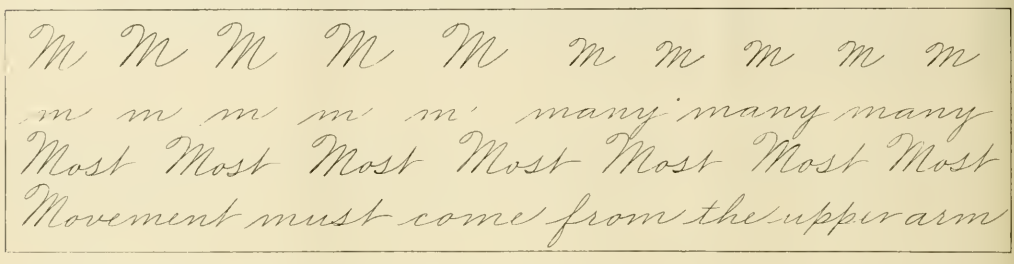
H. L. DARNER,

FALLS CITY BUSINESS COLLEGE, FALLS CITY, NEBRASKA.

Subscribers' writing criticised free. Send Specimens to Mr. Darner at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

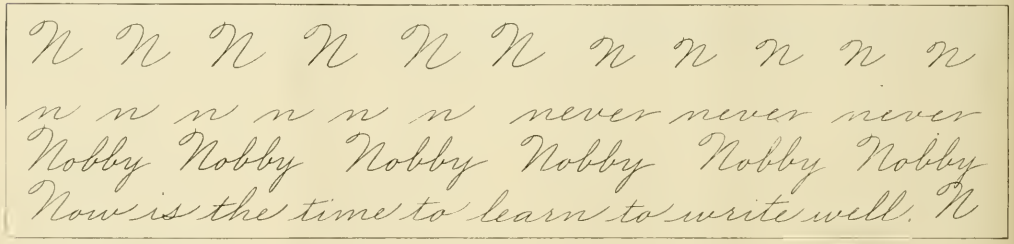
72

See if you can locate the muscles that are propelling the pen. Let me know where they are.



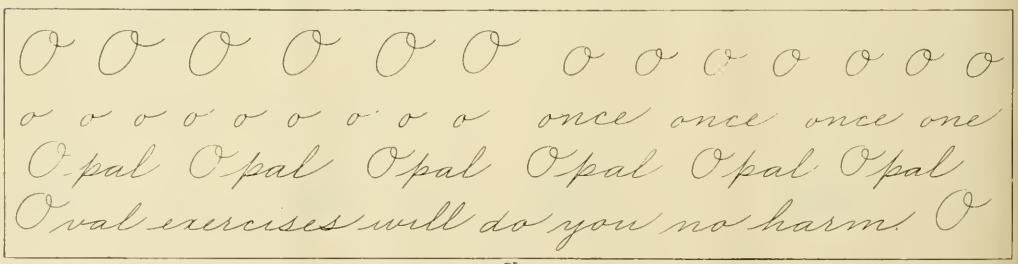
73

If you don't learn to write while you are young chances are you'll never learn at all.



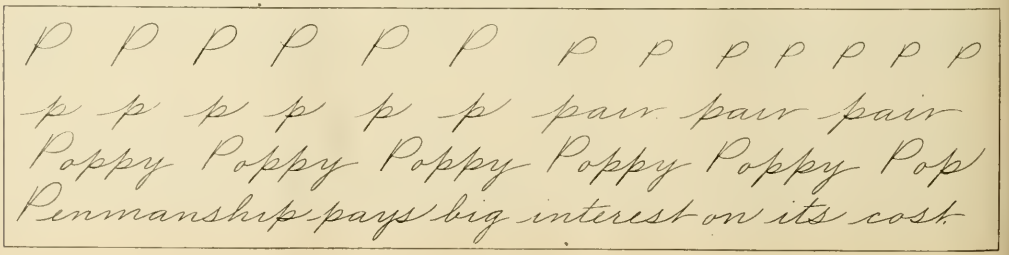
74

Some of our master penmen work on exercises frequently. If they need it, you surely do.



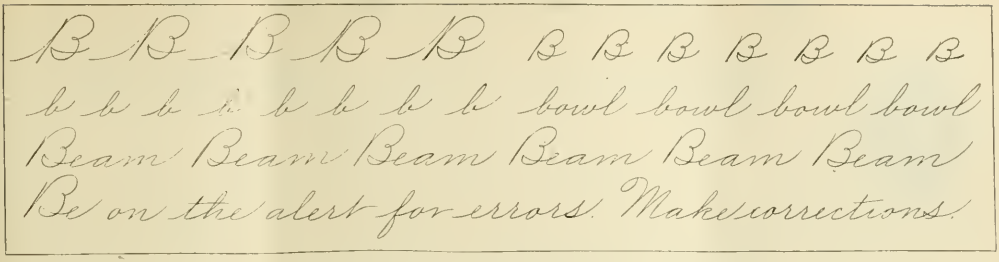
75

I know of no better stepping stone than penmanship. If you should like to follow it professionally write me.



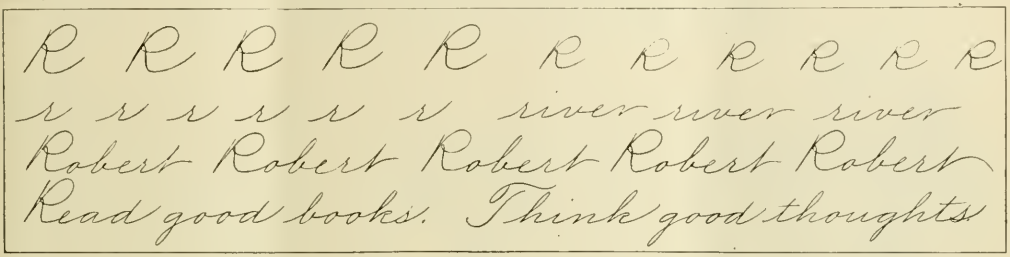
76

Learn to write rapidly but don't let the movement get irregular. Try to develop an easy regular movement.



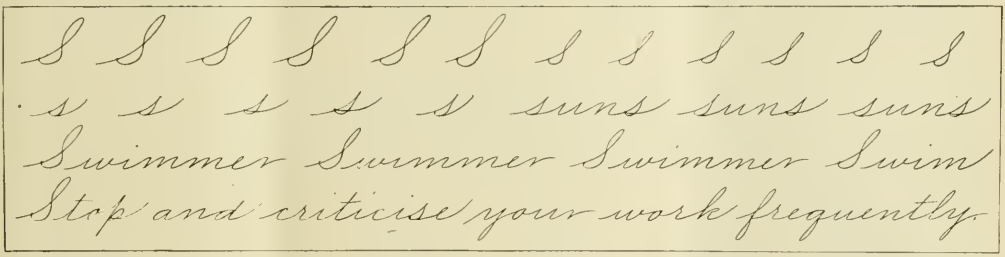
77

Be something. Be somebody. I know of no better way than to read good books. I'm a lover of Dickens. Some don't like him. Tell me what books you have read.



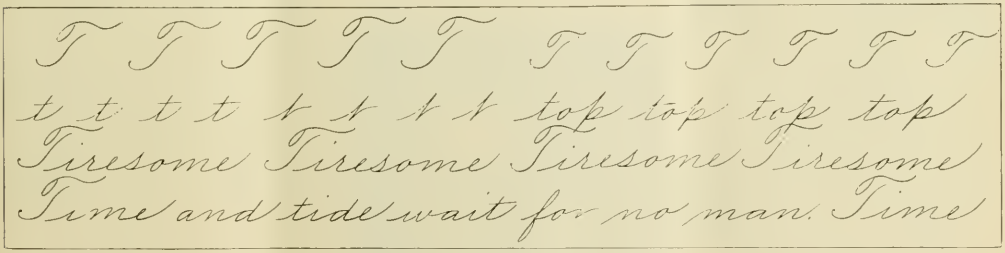
78

The more critical you are the sooner you will learn.



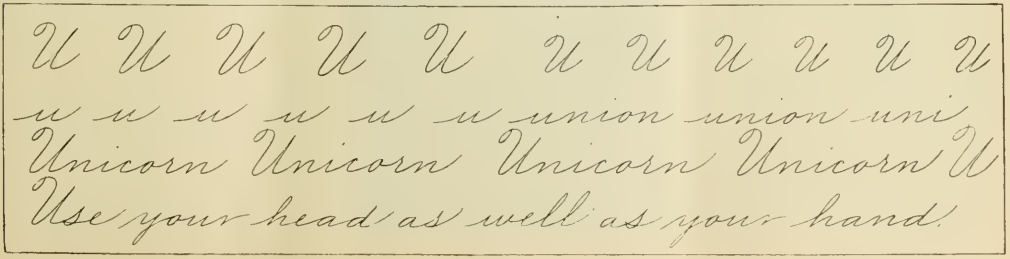
79

Get busy. Don't waste your time. It's precious.



80

The world will pay for the young man who uses his head. If he is skillful too, he'll be worth more.



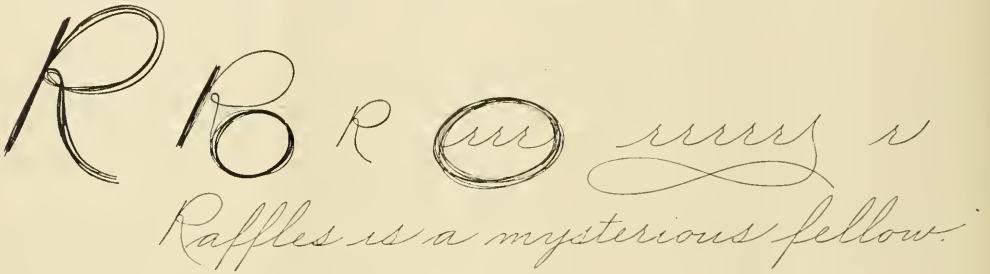
Supplementary Penmanship Practice

FRED BERKMAN,

Penman Blair Business College, Spokane, Wn.

R

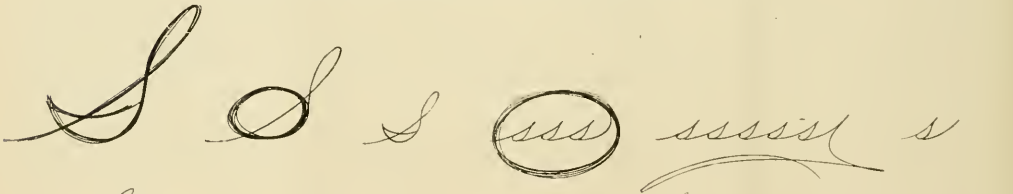
1. You will note that the first part and top part are made almost like "P."
2. Make the little loop just to the right of down stroke, In "K," link it.
3. Down, round, curve, sounds natural. Make "the best possible" letter.
4. The little shoulder part will bother many. Can you see it with your eyes closed.
5. Yes, it's the second stroke that bothers. Take your time in making it.
6. Remember this: Make first stroke 5 inches, second, 2 inches, third, 3 inches, last, 5 inches.



Raffles is a mysterious fellow.

S

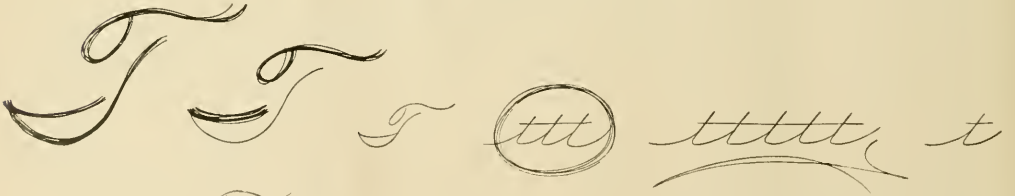
1. Let lines cross at about half the height of the letter. Experiment with it.
2. Up, down, round, round, round, round, round, round, Down stroke compounded.
3. This letter has changed in style since our grandfathers "rolled 'em out."
4. Be sure to curve the up stroke "clear to the top." Keep letters pointed.
5. Making five good letters in succession is like "hitting the target" with a rifle.
6. Watch carefully—curve the up stroke, down stroke compounded, touch first line.



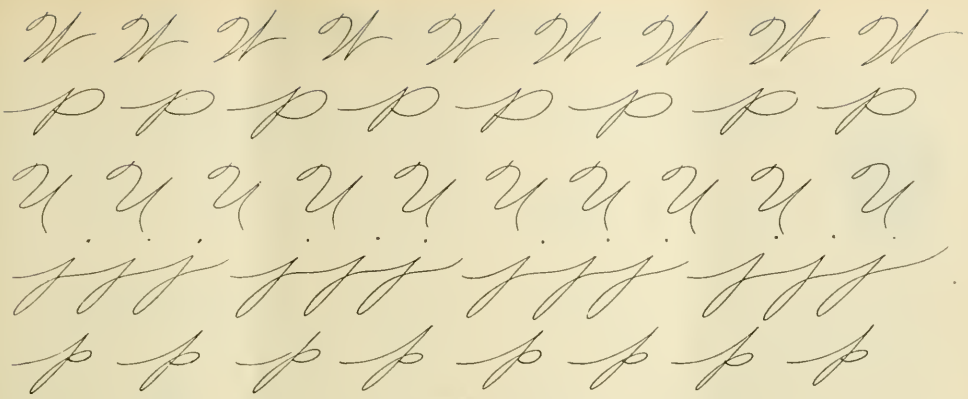
Study and practice—the essentials.

T

1. Just keep swinging forth and back in this letter. Cradle rocking, almost.
2. If you don't like this exercise, make up one of your own. Anyway to improve.
3. It's down, swing—round curve. Develop the untrained muscles. Sure!
4. Make crossing parallel with line of writing. "Straight," in other words.
5. Strong lines all the way through, please. It'll mean dollars later on.
6. Up, straight, up,—cross. The crossing is the important part. Hit it.



Try to do your very best always.



By P. L. Zenzen, teacher in the Minneapolis, Minn., Business College.

IMPORTANCE OF PENMANSHIP IN COMMERCIAL EDUCATION.

Penmanship in business education is debatable only in the question of how much attention shall it receive. The argument is raised by some that in this age of machinery, letters are seldom written in long hand, the typewriter having absorbed the art; business forms are printed and dealt out by the package at the stationers; the adding and billing machine has blotted the bill clerks calling (at one time a profitable form of clerkship) from the business curriculum, and penmanship as an art or profession is no longer a part of business. If not, why spend much time on it? First, the demand for quality has not disappeared with the demand for quantity. The call for a plain legible handwriting shorn of all superfluous lines still sticks, and quality is more of an essential than ever before. Spread eagles, stags and tangled capital combinations have been relegated to the dark corners and sacred archives of business institutions to never again steal forth upon an unsuspecting and unappreciative public, but *good, sensible* handwriting *Never*; though the world be full of intricate and perfected machinery.

Many people consider writing a sort of knack, special talent or gift. In a measure this is true. As a rule, however, such a view indicates a poor writer who is trying to offer an apology for his own illegible scribbling. It requires concentration, clear thinking and continuity of effort to produce a good writing. All of these qualities *are character qualities* and have to do with the person's individuality and moral caliber. No other universal art requires a finer quality of motor impulses than that used in guiding a pen through neat and accurate letter forms. To master it requires that a pupil must take on firmness and that he *fully master himself.*

THE LARGEST EFFICIENCY.

Labor is of two kinds, manual and intellectual. There may be and there usually is a combination of these two, the manual predominating in some instances, the intellectual in others. The service of the manualist becomes much more valuable to himself and to others if he can call to his support the dexterous hand and supple body to aid him in giving expression to his activities. It is the combination of a well trained mind and a well trained body that promises the largest efficiency for the individual and it is from those studies which will contribute most in the least time toward this combination that we must draw for the benefits in view.

THE SECOND TONGUE.

Commercial and industrial are in many respects synonymous terms in the sense in which they are commonly used, the latter referring to manufacture, to creation; the former to marketing and to exchange. Taken together they cover pretty much everything that pertains to doing

things with the head and hands. Consequently commercial and industrial branches, with penmanship one of the uppermost in this classification, are before us in all their importance to those who will work with both head and hands. The time will never come when the hand will not be the second tongue in bringing into tangible existence the thoughts of a busy world. It was designed by an all-wise Creator for the purpose of giving expression to thought, design and action, and is capable of refinement to a remarkable degree. Putting penmanship aside as a non-essential is not in the mind of the business man; on the other hand he is insisting upon it more rigidly than ever before. The reformation of our educational courses toward the practical is placing emphasis on the branches that make for better earning capacity. Good handwriting has a well earned place in all educational curriculums, classical, scientific or industrial, and to this end it will always be a marketable product. Rapidity and dispatch are dominant requirements in office work and to meet these demands training is necessary. This training to be under proper direction and conditions.

THE NEW RIGHT-OF-WAY.

With the swing of the educational pendulum from the classical to the practical will come the greater emphasizing of the arts involving hand skill. Education of the present day has left the beaten track of dead languages and impractical theory and is marking out its own right-of-way. Educators heretofore blinded by the intricacies of the so-called higher education are hastening to confess that a change is needed, and reluctantly but finally coming to acknowledge that bread earning is a big part of our life and needs its proper preparation. While we may sincerely hope that an overbalancing of the next generation toward money making may not occur, that our splendid young Americans may not be molded into mere money getters and lose their souls thereby, yet it is time an attentive ear is turned to the needs of the new Education and all the branches that by nature belong to it.

J. O. GORDON,
High School of Commerce, Cleveland, Ohio.

ARTHUR G. SKEELS
194 West 9th Avenue
Columbus, Ohio

STARTING IN BUSINESS

What Do You Know?

Learning the lesson perfectly makes it certain that you are keeping up with your classmates.

Learning one fact outside of school makes it possible that you are getting ahead of them.

Discovering one truth for yourself makes it probable that you are ahead of them.

Therefore, learn your lessons perfectly, in order that you may have an even start with your fellows; improve every opportunity to learn, in order that you may keep pace with them; and think for yourself, in order that you may outstrip them.

All of these things are necessary if you would be successful above your fellows.

There was a time in the history of the world when the man who could swing the biggest club was the leader of the tribe. The strongest man physically was master of the rest. Now it is the man with the greatest mind who is the leader. Ideas have taken the place of clubs in the struggle for supremacy.

How do *your* ideas compare with the ideas of other men?

The hope of every business man is to build up a business which he can call his own; something which will stand during his life as the product of his industry, and which will remain after his death as a monument to his life.

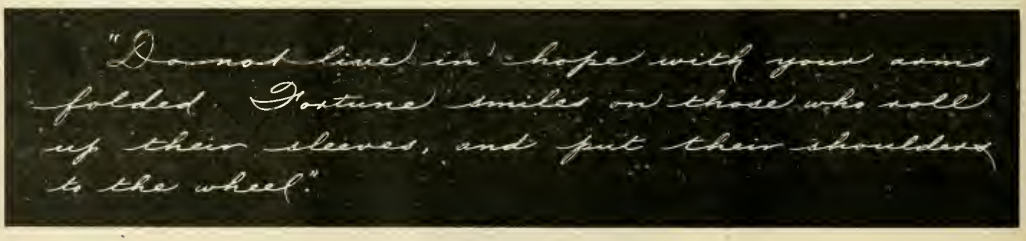
Such a business must be different from others. It must be better than any previous business in that line. It must mark an advance. It must supply some need of other people better than that need was ever supplied before.

The only way to build up such a business is to get out of the beaten track; be original. Think a new thought.

Runninghand

armament monument ornament roar
communication received reward sing
income recompense equipment mind
examine announcement armament and

By Fred S. Heath, Concord, N. H. Good copies for the amatuer to try to equal.



Strong, rapid business writing by D. Beauchamp, Montreal, Can.

Minneapolis, Minn Feby 15.
National Bank of Commerce
Pay to James M. Irwin & Co. or order
Fifteen Hundred Eighty Dollars
D B Moon & Co.

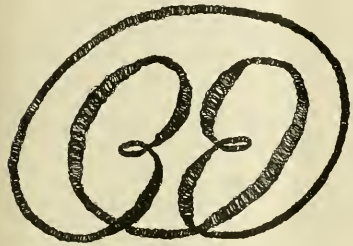
By Lawson Gilbert, pupil in Sadler's B. & S. Business College, Baltimore, Md., J. E. Plummer, penman.

STUDENTS' WORK AND PAGE

"What Others Have Done You Can Do Also."

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.



After the signal has been given let no one leave the city, and let no telegraph- ic message of any kind be despatched.

By Loretta Walters, pupil, Com'l Dept., Taremtum, Pa., High School, A. E. Cole, Prin.

By Jno. Bogdanski, pupil in Morse Business College, Hartford, Conn., Mrs. N. P. H. Noble, teacher of writing.

A novel movement design by Hazel S. Halstead, 7th grade pupil, the Maryland School, Los Angele Ca f., Miss Sophie Andrews, teacher.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

CORRELATION AND CONCENTRATION.

A score of years ago much was written and spoken in educational circles concerning the relation of subjects and their relative value. The discussion led to important improvements in teaching, both as concerns methods of presenting a subject and the grouping of subjects according to their relative value to each other and to other things.

Like most movements or reforms, it was over-emphasized and carried to extremes, but this was duly recognized and corrected so that much real progress has been made. The movement demonstrated the value of writing to other subjects with the result that it has been used as a sort of cat's paw to pull other chestnuts out of the so-called educational fire with the consequent result that the art frequently got the worst of the process.

Educators themselves eventually saw they were overdoing a good thing, with the consequent result that they are now advocating less written work in the primary grades, where most of the harm was done. It is poor correlation where only one subject is benefitted, and doubly poor when the other subject is harmed. Writing has, as a rule, been injured because wrong habits were required to perform the art for the benefit of other subjects.

Cramped finger movement, stooped-over positions and distorted vision have been the prices paid in the blind zeal for a little premature learning.

But as penman we have been quite as much at fault as they because we know too little to see the harm and to protest so we sat idly by while the little folks labored and wrought wrongly.

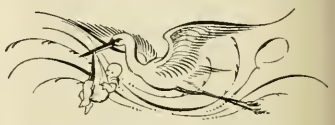
It is high time that we awaken to the uses and abuses of correlation, and to co-operate in a plan whereby writing may be used in the service of other things without injury to itself. As yet we have given too little attention to the matter of correlation of the different parts of our own art in methods of teaching to make the most out of it. There has been too much haphazard drilling upon exercises, principles, letters, and words without due forethought as to their relative importance.

It is high time that we come to some definite conclusion as to the value of an exercise, a letter, a word and a sentence, in order that we may not spend too much time on the one to the neglect of the others, for unless all are unified the best result cannot follow.

The correlating of the capital and small letters in a scheme of practice is worth much more than a passing thought. And yet many present one and then the other in a purely haphazard or accidental manner. We do not mean that there has been no thought or attention given to this subject, but rather that there has been entirely too little.

The matter of size alone is of considerable value, for large exercises and letters are conducive to more freedom than small ones, while small forms make for precision in technic and consequent mechanical detail. There should therefore be some specific object in presenting large and little forms at various times—something other than mere novelty and desire for change.

The matter of concentration, too, is important, and deserves attention in another article.



Samuel DeForest Holt, Jr. son of Mr. and Mrs. S. D. Holt, Philadelphia, Pa., born Nov. 21, 1909. Weight, 8 pounds.

Harry Hostetler,
March 8, 10¼ pounds
Mr. and Mrs. W. F. Hostetler,
South Bend, Ind.

Audrey Zanerian
February 28, 1910,
Mr. and Mrs. C. L. Krantz,
Rock Island, Ill.

Frances Cramer
March 1, 1910,
Mr. and Mrs. F. W. Tamblyn,
Kansas City, Mo.

PARTIAL CONTENTS

For the Professional Edition of the Business Educator for April, 1910.

PROGRAM FOR THE C. C. T. A. at Omaha, Nebr., May 26, 27, 28, 1910.
ENGLISH, S. Rowland Hall, International Correspondence Schools, Scranton, Pa.
ACCOUNTANCY, C. C. Jones, Teacher, Accountant and Auditor, Dunkirk, N. Y.
ARITHMETIC, C. E. Birch, Atchison Co. High School, Effingham, Kans.
LAW, Laura C. Niswander, Central Normal College, Danville, Ind.
THE TEACHER, V. M. Rubert, Poughkeepsie, N. Y.
ASSOCIATION ANNOUNCEMENTS.
NEWS NOTES AND NOTICES.
INTERESTING NEWS ITEMS.
CATALOGS AND CIRCULARS.
SCHOOL AND PROFESSIONAL.
ETC., ETC.

But it costs to dictate to a stenographer, and it costs when your stenographers talk to each other. Talk *was* cheap, but the time is when talk means money earned or money squandered. Moral: Weigh your words; keep track of time.

EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editorial frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

THE VALUE OF PURPOSE.

The longer the writer lives, the more he observes, the more carefully he reflects, the more he is inclined to believe that each individual gets about what he deserves; sometimes less and sometimes more. There are a few huge exceptions, and many small ones, it is true, but only enough it would seem to prove the rule reliable rather than otherwise.

Commercial teachers and schools are not, of course, exempt from this general rule. Some seem to get more than they give, and thus they flourish beyond their deserts. Others, apparently more worthy and capable, appear to get on slowly and sometimes fail.

I have in mind a fellow, a combined penman, sport and bully (that is, such was his reputation and such the opinion many held of him 20 years ago) who succeeded and failed periodically for a decade as penman, teacher, manager of schools, promotor, solicitor, etc.

No one thought but that he would go on through life in that same haphazard manner; and that is what he would have done had he not done two things: profited by his mistakes and failures, and married a woman who tolerated little folishness.

Today, he is the proprietor of a good school, owns a farm, and is interested in other profitable enterprises. So long as he bobbed about he reaped failure, but when he began to respect himself and to take life seriously, he began to succeed. He started poorly but he is ending well.

He was his own worst enemy, for his twenty-year-ago reputation is still fresh in the minds of his competitors and on the tongues of his enemies. But he himself is the enemy of none who have knocked him long and hard, and therein is his salvation. Had he carried a grudge in his heart or a grouch in his disposition he would have failed for good. A big heart, a shrewd, though coarse-grained intellect, homely wit and native common sense, and a good, strong wife conserved his energies, and won to the surprise of his friends and the chagrin of his competitors and enemies.

Indeed, as I review this man's past, I find therein the proof of my first proposition, that we get about what we deserve.

I have in mind another whom I call friend (for both have favored me more than once and doubtless will again), who started out most favorably a decade and a half or more ago. He seemed to possess sense, ambition, intelligence, industry and morality; in fact all that was necessary for a successful career. And yet to this day he is on the ragged edge, and success seems more uncertain than many years ago.

He has tried himself out as a teacher, principal, proprietor and promotor, but success is still of the future. And why? Chiefly because he lacks balance. His temper flies off and he loses a teacher and an occasional pupil. He tries one plan, and before it has had time to succeed, he tries another. He seems to be unable to hold to some one outline, or to hold men to him. And yet he possesses many fine qualities. A balance wheel seems his need. Or a wife to steady his nerve, as in the case previously cited.

Again, I cannot but conclude he gets about what is coming to him, considering his fluctuations.

A young man, now nearly 20 years ago, paid me money for instruction in penmanship. I needed it, else I should probably thought it "a shame to take the money" from such an insignificent looking, mild-and-green-mannered specimen of the male variety of humanity.

He staid a few months and displayed no genius—simply attended to his small business of penmanship and automatic lettering. Indeed he did not accomplish much, even in these, and he left leaving behind the impression that he lacked ability as well as ambition, but that he possessed a good character. Nothing unusual was noted, unless it was that he was not up to the usual run of boys found a hundred or two miles away from home.

Today he is at the head of a big business school, and just the other day a big man said "he's a wonder." And so he is. A disappointment to look at from the standpoint of beef; a disappointment to look at from the viewpoint of brains; and a disappointment to look at in point of personality at first sight. But he is a benediction to many young people, and a constant surprise and inspiration to his one-time teacher and host of professional friends.

What are his chief assets? First, constancy of aim; second, continuous industry; third, unselfish service for others; and fourth, unimpeachable character. His inheritance is a small body with brain to match, but a purpose as true and tough as steel. He applies scientific principles and intensive methods in farming his limited "corporocity" and as a consequence reaps much larger and more commendable reward than many with big brains and bodies with loose morals and disjointed purposes.

He is getting neither more nor less than he deserves. He gets more than you at first sight would think he deserved, but not so after you knew him for years. Continuity of effort and ability to adapt himself to circumstances, are the secrets of his success. And these are necessary on the part of at least nine out of ten. As a rule, therefore, service and remuneration balance in our profession as well as elsewhere.

And it is the men who finally discover the straight and narrow path of continuity of effort that succeed, and who keep their faces forward toward new duties, instead of toward the failures and disappointments of the past. And it is the men of purpose and small calibre, rather than men of large calibre and small purpose who live longest, achieve most, and leave lasting reputations behind.

Brains are all right if they have a dynamo of determination to charge them, and a governor of high purpose to regulate and direct them. So, after all, it's the balance wheel counts.

An unusually jolly, helpful, stimulating time is promised to all who attend the Central Commercial Teachers' Association, May 26-27-28, Boyles College, Omaha, Nebr. A fine time of the year, a fine school, a fine city, and a fine lot of people. Be there and be the better by it.

ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

DEPRECIATION.

When machinery or other property is subject to use and the elements, there is constantly going on a variable amount of wear and tear that gradually and almost imperceptibly causes deterioration, which eventually renders such property worthless for anything but junk. This is called depreciation, and in these articles I shall endeavor to make clear the necessity of a thorough understanding of the subject and give a comprehensive exposition of the most approved methods of handling this perplexing problem.

In figuring the cost of a manufactured article it is an easy matter to determine the cost of the raw materials used, the cost of the labor necessary to make it, and like computable charges, but when machinery or other property is used in the process, the item of wear and tear must be taken into consideration as an item of cost. There is a limit to the life or usefulness of a machine as there is a limit to human endurance, and every turn of a wheel hastens the inevitable "junking." This charge for depreciation should be so reckoned that it will not fall more heavily on the business one year than another. It should be so figured that when the time comes for renewals, there will be a charge of only enough against the account to cover the residual value of the property. Unless this condition exists, there will be an enormous deficit during the year when renewals are made and during the other years, losses have been sustained which were not properly charged against the revenues.

Leases are a good illustration of depreciation. Each year they become less valuable and can be charged off annually in proportion to the time elapsed; when they expire, they have absolutely no value.

As patents and copyrights expire by limitation, the depreciation may be quite easily reckoned, and it should be taken into consideration that even after the expiration of a patent or copyright that there is still considerable value left, as during their existence a monopoly will probably have been created.

In the case of machinery, there are several elements which must be taken into consideration when calculating the depreciation, namely: The life of a machine, improvements, residuary value when the machine finally goes out of use. In some lines of business improvements in machinery are going on rapidly and in order to keep the pace, it is necessary to renew quite often. In fact there are some mills which calculate upon renewing their machinery every ten years, at which periods the old machinery is sold for what it will bring. In this way the highest efficiency is attained and repairs are reduced to a minimum. On the other hand, there are machines which have come under my personal observation which are still doing satisfactory work after having been in use for more than twenty-five years.

Depreciation of machinery depends to a large extent upon who is using it, how constantly, and upon the protection afforded from the elements. Even if the machinery is not in use there is a depreciation which comes from rust, effects of the elements, and new inventions. All of these things and local conditions must be taken into consideration when determining upon the percentage of depreciation to be charged off.

With buildings, it is necessary to take into consideration the construction of the building, the use to which it is put, and to some extent the location. By the last is meant the trend of business, whether toward or away from the particular location. If a frame building be used for heavy machinery where there is a great deal of jar it will depreciate faster than where there is only light manufacturing.

In the case of a mine where the veins of minerals will eventually be exhausted it is necessary to determine the depreciation carefully, using the estimates of expert engineers who have made complete surveys of the property.

We often come across a company which is formed for the purpose of purchasing a certain property. For illustration, a land company which purchases a tract of land with the intention of plotting and selling it off in lots. In this case the depreciation can be easily figured, in that a certain price should be set upon all of the lots when the plot is made and the remaining lots can be inventoried at any time to show the actual value of the remaining property.

In many lines of property it is possible to take a reasonably accurate inventory or revaluation and where such is possible, it is probably more satisfactory than any rate of depreciation. For illustration, in the case of horses it is utterly impossible to form a rate of depreciation but it is possible for any good judge to determine their present value.

Generally the inventories or re-valuations should be no higher than the original charge. This, however, does not hold good in all cases as where there has been a fixed and determined appreciation of values as may be found in real estate, land and mine values.

Stocks and bonds are usually carried on the books at their purchase price. As there is always more or less fluctuation, if they were inventoried each time at the market value they would show a book profit or loss which would be only confusing. The original valuation ought not, however, to hold good providing there has been a decided decrease in the values but it is considered the best policy not to inventory them at higher market prices until disposed of.

In considering the necessity for a plan of figuring the rate of depreciation on different properties, it should be kept in mind that unless a proper amount of depreciation is charged against all property at certain periods of time, generally annually, the assets will be kept at a point which they do not equal and dividends or profits will be paid to the stock holders which in reality have not been earned. For illustration, if a manufacturing concern has been in business for a year there has certainly been some depreciation on the buildings, machinery and any other property which has been in use and even if the income has exceeded the operating expenses there should be no dividend paid until a reasonable depreciation has been taken care of, otherwise such dividend will be paid out of the capital rather than the revenue.

Old machinery certainly can not be disposed of as readily, nor will it bring so good a price as new machinery. This is evidenced by the fact that if you should buy an automobile, run it perhaps ten miles, then offer it for sale, you will find it is considered second-hand, that the depreciation has been at least fifteen to 20 per cent, and you will have to make that allowance to dispose of it.

On the other hand you could probably run it ten times as far without any any further depreciation, but the fact that it has been in use, that it is second-hand, depreciates its value out of proportion to a reasonable amount of succeeding service.

(*Continued on page 28.*)

METHODS OF TEACHING

RAPID CALCULATION

C. E. BIRCH,

Department of Commerce, Atchison County High School,

EFFINGHAM, KANSAS.

RAPID CALCULATION.

The character of problems used by teachers of rapid calculation is radically different now from what we found in use twenty, or even ten, years ago. It was formerly thought to be the proper thing to select problems that could be solved by some fearful or wonderful short cut, regardless of the probability that the short cut would ever be of any practical use. If a class of students could be taught to do a few stunts of this sort in what would appear to the uninitiated as incredibly short time, the "perfesser" of "mathematics" of the Junkville University of Commercial Science and Institute of Shorthand and Typewriting was happy and considered that sufficient ground to authorize the statement that the student had been taught to "perform all the problems of the counting room with amazing swiftness and accuracy," especially swiftness.

Thank goodness we have about outgrown the notion that a little addition, a little interest, and a few doses of some get-rich-quick, shorthand-in-thirty-days method of multiplying certain classes of figures constitutes an adequate course in rapid calculation. Right here the commercial schools may pat themselves on the back just a moment. (And then get get right down to hard work again.) It is well known that the private business schools have revolutionized the teaching of writing and bookkeeping and that the public schools and even the universities are at last compelled to learn a thing or two of them, but the public school is also following the lead of the private business school in this matter of rapid calculation.

In former articles we have touched upon methods in addition, subtraction, multiplication, division, fractions, billing, interest, etc. In this number it is intended to show that in the subject of practical measurements we may find material for a number of highly interesting and useful lessons. Ask the members of your class the approximate dimensions and capacity of a freight car. How many bushels of wheat can be loaded into an ordinary car? Why is it that some large cars are marked with a smaller capacity than some other cars of smaller dimensions? (The size of the journals governs the weight permitted.) What is meant by the letters "M. C. B." on the side of a car? (This indicates that the car is constructed according to the rules approved by the Master Car Builders.)

A short discussion like the above will serve as an introduction for some practical problems.

1. Estimate the number of bushels of grain in a car with inside measurements, length 30 feet, width 6½ feet, filled to a depth of 4½ feet.

2. It is desired to load 500 bushels of wheat in a car. To what depth would the above car be filled?

For ordinary purposes it will be sufficient to call one cubic foot ⅘ bushel. Using this approximate method, in feet, find the number of bushels in bins of the following dimensions:

12 x 16 x 24
15 x 10 x 10
25 x 12 x 8
16 x 10 x 6
40 x 20 x 10

Solve by cancellation. Simply add 4 as a factor above the line and 5 below, thus:

$$\frac{15 \times 10 \times 10 \times 4}{5}$$

Carpenters usually figure the shingles required for putting on a roof by the square. A square is 10 x 10 feet. If the average shingle is 4 inches wide and allowed to extend four inches "to the weather" how many shingles would be required to cover a square? Your class will probably find this to be 900, but carpenters often figure 1000 in order to allow for waste. Upon this basis, solve the following:

1. Find the number of shingles to cover a roof 24 x 36 feet.
2. Find the number of shingles to cover a roof 75 x 40 feet.
3. Find the number of shingles to cover a roof 50 x 48 feet.
4. Find the number of shingles to cover a roof 25 x 16 feet.
5. Find the number of shingles to cover a roof 36 x 20 feet.
6. At $4.00 per M., find the cost of shingles for all the above.

In some sections of the United States cord wood is still an article of commerce. The cord is 8 x 4 x 4 feet.

1. Find the number of cords in a pile of wood 16 x 8 x 40 feet.
2. Find the number of cords in a pile of wood 12 x 6 x 50 feet.

I learned a rule something like this, when a youngster: Multiply the length, width and depth together and divide this product by 128. Later I learned to set it down in form for cancellation like this:

1. $\frac{16 \times 8 \times 40}{8 \times 4 \times 4}$ or $\frac{16 \times 8 \times 40}{16 \times 8}$

Any arrangement of the factors of 128 may be used as the denominator.

Another class of problems which can be easily solved by cancellation is lumber problems. To find the number of board feet in a piece of dimension lumber we may multiply the width and thickness of the piece together and this product divided by 12 gives the number of board feet in a piece but one foot in length. Take, for example, a piece 6 x 8 inches and 20 feet in length.

8 x 6 = 48 square inches in end.

48 ÷ 12 = 4, number of board feet in one foot length.

20 x 4 = 80, number of board feet in the piece.

By cancellation, this would appear as follows:

$$\frac{8 \times 6 \times 20}{12}$$

When the number of pieces is greater than one another factor is added above the line. Example: How many board feet in 10 pieces of lumber 8-in x 8-in x 12 ft ?

$$\frac{8 \times 8 \times 12 \times 10}{12}$$

Should the price per thousand be also given, it may be written in this form:

$$\frac{8 \times 8 \times 12 \times 10 \times \$30}{12 \times 1000}$$

Problems:

1. How many board feet in 5 pcs. 5 x 8 — 16?
2. How many board feet in 6 pcs. 3 x 4 — 12?
3. How many board feet in 8 pcs. 5 x 5 — 15?
4. Find the value of the above at $34.00 per M.
5. How many board feet in 12 pcs. 6 x 12 — 18?
6. How many board feet in 15 pcs. 9 x 12 — 16?
7. How many board feet in 20 pcs. 10 x 10 — 15?
8. Find the value of 5-6-7 at $40.00 per thousand.

The expression 5 x 8 — 16 means that the end of the piece is 5 x 8 inches and that the length is 16 feet. It has not been deemed necessary or desirable to include a long list of problems, as the teacher can easily elaborate upon these lists.

OBITUARY.

Mr. J. F. Cooper, of Spokane, Wash., died February 1. For many years, Mr. Cooper has been one of the foremost commercial teachers in the West, having recently been at the head of the commercial department of the North Central High School, Spokane.

TALKS ON ENGLISH

S. ROLAND HALL,

Principal of the School of Advertising, International Correspondence Schools,

SCRANTON, PA.

EFFECTIVE COMPOSITION.

Business English, whether it is in a letter, a newspaper advertisement, or a catalog, has a purpose. It is, as a rule, designed to make the reader take some action. Therefore, while it is important to have language smooth and correct, smoothness and correctness are not enough. I have to criticise a great deal of business composition, and it seems to me that the most common fault is that of words, words, words that bring out little or nothing in the way of pertinent or conclusive arguments.

I am not a strong advocate of brevity. Brevity has been preached thoughtlessly from the housetops until many people seem to believe that when one makes his message brief the principal object has been attained. But language should always be concise—much in a few words, and if it is concise and interesting at the same time, the message may sometimes be a long one and properly so. The fact is though, that most lengthy compositions are lengthy because of verbiage, and of course verbiage is destructive to interest. Note the following description of the Gillette Safety Razor:

The work of shaving their faces is to a majority of gentlemen a rather troublesome or tiresome work. If they make up their mind to go around to a barber's and wait on him, then there is much time used extravagantly, and it is also costly to patronize a barber shop. This money could be used in more useful ways. It is disagreeable and also dangerous in other ways to be shaved in a barber shop, for there is always present the great danger of coming in connection with unclean conditions.

The handy little Gillette Safety razor now in use generally has indeed been the means of solving the shaving problem for all men who shave, and there is now not any reason whatever as to why any man who has to shave at all should not be able to shave himself and to be able to really enjoy it.

The Gillette is high-grade and trustworthy in its operations, for we use a thin blade that bends easily, which has an edge on either side, and you have nothing to do but to turn the handle some to adjust the blade for a light or close shave, or leave it as it is for a regular shave. You cannot injure yourself with it.

You do not have to do any honing, you do not have to strop the blade. All you have to do is to lather your face thoroughly, and you can shave the beard off in three to five minutes, no discomfort whatever and at an expenditure of a fraction of a cent per day. Just perform the experiment on yourself once, and you will discover that you would not do away with the marvelous, beautiful Gillette Safety razor for a number of times its cost.

Now, if you wish to test your editorial ability, revise and re-write all the important ideas contained in the foregoing paragraph. Do your work before reading the following which is one good revision of the matter but not the only good one. Observe how much more clear, concise and orderly it is as compared with the original copy.

Shaving is irksome to most men. To patronize the barber means wasted time as well as expense. Then there is always the risk of infection from unsanitary tools and towels.

The handy Gillette Safety razor solves the shaving problem. Every man can now shave himself and really enjoy it.

The Gillette is always safe and always ready. The blade is a thin, flexible one with a cutting edge on both sides. To get a close shave just give the handle a turn. You can't cut yourself.

No honing, no stropping. Just lather thoroughly and the beard is off in from three to five minutes with perfect comfort. Costs only a fraction of a cent each day.

Shave with a marvelous little Gillette once and you wouldn't part with it for many times its cost.

Mere assertion requires considerable confidence on the part of the reader if a strong impression is to be made. Therefore, when possible, deal with specific facts. Instead of saying that a thing is "convenient in many ways" mention some of the ways. "Strongest made" isn't as strong as a plain statement of the test that the article has stood or will actually stand. This point will be made clearer by a critical comparison of the following paragraphs:

(1) Of Interest to All. A very interesting and useful volume for every young man and young woman that hopes to accomplish success in this world, and surely all wish to do that. If you are not satisfied and wish to gain some useful information and advice as to how you may improve your chances for success in securing employment, you could not make a wiser move or a more useful purchase than to send for this book. So why do you hesitate? Do it now. You will never regret it. The cost is only 56 cents for a postpaid copy, and if you are not fully satisfied, your money will be returned on request. Therefore you ought to have no hesitation in accepting this offer.—The Business Educator, Columbus, Ohio.

(2) "How to Get a Position"—A book chock full of helpful experiences, tried plans and "horse sense." Treats of choice of occupation, of preparation, qualifications, changes, the questions of salary, hours, advancement, etc.; shows the kind of endorsements to get; instructs how to advertise for a position; teaches how to write letters of application that command attention, and gives dozens of models; tells hew to interview; and deals with dozens of other important topics. Written by an expert correspondent who has made special study of employment problems. Contains boiled-down experience of years. Helps beginners to get started and "grown-ups" to climb higher. Praised by editors and business men. "Worth its weight in gold," says one purchaser. One hundred forty pages, cloth. Special chapters for clerks, bookkeepers, stenographers, salesmen, and twenty-seven other classes. Single copy postpaid, 56 cents, stamps or coin. Money back if dissatisfied. Tear this ad out.—The Business Educator, Columbus, O.

The use of the imagination is scarcely less important to the writer of business English than to the writer of fiction. Dig up the facts for the mind and then let the thoughts run freely. Picture the reader. Picture him in the circumstances in which you wish to put him. If you are writing about merchandise, imagine his need, his enjoyment of the goods, his probable questions about them. Then, forgetting cut-and-dried expressions, try to put your ideas down in plain, clear words. Overused sentences are like mileposts that have become so familiar that they no longer get attention. Compare the following paragraphs. See how commonplace the first is, and how cheerful and fresh the second is. Both are introductions to a Thanksgiving grocery advertisement.

(1) We invite you to pay our store a visit when making your Thanksgiving purchases. We have bought liberally and carefully, selecting nothing but the freshest and purest goods, and feel sure we can satisfy every demand and save you worry and trouble. Prices low enough for anybody.

(2) Thanksgiving! Again our thoughts go back to childhood days in the old home. There Thanksgiving was associated with turkey and cranberries, with plum pudding, mince pies, nuts, raisins, and mother's other dainty delicacies. Our happiness was contagious as we sat down to the feast, and it reflected in the eyes of our elders.

Your children appreciate Thanksgiving just as you did. Their eyes will sparkle and their lips smack at the sight of a plump brown turkey.

Our window gives a hint of the searching we've done through markets and farms to make your selection of Thanksgiving supplies a pleasure.

Commercial Law

MRS. LAURA C. NISWANDER,

Central Normal College, Danville, Ind.

BAILMENTS.

But very little can be said with certainty upon the origin of bailments, or of the time when it first assumed a place of importance in the science of law. There were some attempts among the earlist writers of English law to set forth some of the principles embraced in the theory of bailments, but to Lord Holt are we indebted for the first real attempt to reduce to order the law of bailments as recognized in English jurisprudence. It was during the reign of Queen Anne in the celebrated case of Coggs vs. Bernard that the learned judge endeavored to give definite shape to a subject which he foresaw would be of the utmost importance in the future. This resulted in very little of value save as the ground-work of future research. It was from the labor of Sir William Jones that the subject began to take definite form and upon his essays all the subsequent works on bailments are founded. The first logical, connected and reliable treatise of the modern law of bailments in such a form as to be readily grasped and understood was written by Mr. Justice Story and to these three writers, almost entirely, is due the state in which we now find the law of bailments.

Bailment is a word of Norman derivation and contains the bare idea of delivery. In our adoption of the term we have given to it a much fuller and more comprehensive meaning but through all its use in the law runs the old Norman principal idea of "bailler", *to deliver*.

There are almost as many different ideas of what constitutes a bailment as there are writers upon the subject.

A bailment is a transfer of personal property without a transfer of ownership, for the accomplishment of a certain purpose, whereupon the property is to be redelivered or delivered over to a third person. The person first delivering is called the bailor; the recipient, upon whom rests the final return or delivery, is called the bailee. The difference between a sale and a bailment lies in the fact that only a special property in the thing bailed goes to the bailee while in the sale of personal property the transfer is of the absolute or general property in a thing for a price in money. If the identical thing, although in a changed form, is to be returned when the object for which it was intrusted to the bailee has been accomplished, or if it is to be delivered to some other person specified by the bailor, it is a bailment, and the title is not changed; where there is no obligation to return the specified article received and the receiver is at liberty to return another thing, either the same or some other form, or else to pay the money, then is the transaction a sale. The title is changed and the property is at the receiver's risk.

Personal property alone can be subject of a bailment. By the old civil law property had to be corporeal personalty to admit of its being delivered but under the common law incorporeal personality is permissible.

Delivery is absolutely essential to a bailment. It marks the real inception of a bailment. There are two kinds of delivery; actual and constructive. The actual delivery takes place when the possession of the goods bailed actually changes. A constructive delivery is where a vender holds goods for a vendee after a sale has been completed.

It is not absolutely true that a bailment is a delivery upon a contract express or implied. It is true that liability cannot be thrust upon anyone without his consent or knowledge; but where he knowingly takes possession of another's property the law imposes the liability of a bailee upon him. Thus, if he finds, steals or converts another's property he is liable as a bailee.

When property comes into a person's possession without his knowledge he is not a bailee until he learns of the possession; then he becomes a quasi bailee and public policy will impose upon him good faith in dealing with the goods.

One of the most important questions in reference to bailments, and one which should be answered by the bailee immediately upon receipt of the goods, is in regard to the kind of care which he is bound to bestow upon the goods intrusted to him.

The courts have defined and established for this purpose three kinds of care: Slight care, or that kind of care which every man of common sense, no matter how absent minded and careless he may be, gives to his own affairs.

Ordinary care, or the care that the ordinarily prudent man, the head of a family, gives to his own.

Great, or extraordinary care, which the man who is remarkably exact and thoughtful, applies to his own affairs. The degree of care required measures inversely the degree of negligence. For instance, if slight care is required he will be liable only for gross negligence; if ordinary care, he is liable for ordinary negligence; and if great care is required, he will be liable for slight negligence.

Some bailments will be found to be for the exclusive benefit of the bailor; others exist for the benefit of the bailee; while in other cases they are for the benefit of both parties.

If the bailment is for the benefit of the bailee alone, then great care will be required of him; if for the benefit of the bailor alone, only slight care is required of the bailee; but if for the benefit of both parties, ordinary care only is required.

The bailee's liability, except in a few well defined cases to which we will refer later, turns upon the presence or absence of negligence. Negligence may be defined as a breach of duty to exercise commensurate care, resulting in damage. There is no such thing as excusable negligence.

From the delivery of a chattel in bailment the law will imply an undertaking on the part of the bailee to execute the purpose of the bailment with due care, skill and fidelity. The parties may vary this implied liability by express contract but this intent to vary must clearly appear and the contract must not contravene public policy nor positive law or it will be disregarded.

Bailments for the sole benefit of the bailor are deposit and commission.

A deposit is the delivery of goods or chattles to another to be kept and returned without recompense. Do not confuse this deposit with the ordinary bank deposit for they are not the same. In the latter there is created a debit and a credit, and it is not expected that the identical money will be returned. In the bailment the same property must be returned.

Commission is that class of bailments in which the bailee undertakes gratuitously to do something for the bailee in reference to the thing bailed. The ordinary sale of goods on commission does not come under this head for the sale is undertaken for a consideration, while the bailment is gratuitous. The difference between these two bailments lies in the fact that in the first the object of the parties is the custody of the thing and any service or labor that may be required is merely accessorial; in the latter the labor and service are the principal objects. In these two bailments, as they are both for the bene-

(Continued on page 28.)

THE TEACHER

BY V. M. RUBERT, PENMAN AND ACCOUNTANT, EASTMAN COLLEGE, POUGHKEEPSIE, N. Y.

What instructor has not often heard it repeated, that second to that of the minister only, the work of the teacher presents the greatest combination of trial, and requires the most exacting energy and enduring vitality.

Many do not appreciate this having recognized in a small degree only the unending opportunities and the resulting responsibilities of the teacher's profession.

Opportunities mean responsibilities; and if not properly met, responsibilities mean failure. If squarely met,—even though we fail, which is not likely,—the fact that we *did* face our duty honestly, gives us greater power, and consequently added opportunities, with a constant rise toward greater usefulness and ultimate honors.

We too often lose sight of the better phase of our position. We think of the monotonous grind of examining papers, criticising penmanship and approving books. We think of the "Sleepy-sicks" who attend only by accident and stay only for fun. We think of the "Family Pets", who it is greatly feared, will learn too much, injure their eyesight, or ruin their health. We think of the inveterately sociable student, and the, "*I-have-no-brain-let-me-use yours*", man; the thoughtless, the back-boneless; the minus quantities, and conceited non-entities; who pass our way. We are *obliged* to think of these,—*they require* close attention; but why not think, too, of the many young men who have never been allowed the advantages of an education; these hustlers and winners who pass our way also?

They learn; their minds broaden, their eyes brighten, their back-bones stiffen, and you know that the green country lads are beginning to live in larger spheres. They are beginning to realize more what life means, and they face the world with a new zeal and with high purpose.

If we have done our duty as teachers, many of these men are what they *are*, because of the doing,—a few would be men, whether we did our part or not, and they help make their teachers to be more like men. We can give them but little, while they leave us much.

Do you remember A————, and how often he wanted to give up? How he "flunked" English, time after time, and how you talked and smiled his courage back? Can you forget the tears of appreciation he left on your desk when he had finished the course? Do you not often think of him now, as cashier in the———— National Bank, and owner of a happy home? Yes, and there was H——; what a drone in the hive he was! Seemingly not one spark of ambition in him. You got after him, and kept after him. He wouldn't study; nor would he offer resistance enough to encourage you in your efforts. You were about to give him up as a hopeless case, when, finally, he began to have periods of activity; he began to look around and notice things, and to make it brief, H————took hold and finished the course;—shall I say with credit to *himself* or to *you*, his teacher? To be true, we often fail to start the drone; but when we do, that is our product, his life becomes a branch of our life, bearing much fruit.

And *this* is the teachers lot;—Many trials and failures, but more joys and triumphs. No dull handling of merchandise for gain; no narrow, selfish, watching of money as it demands the means of your existence.

Teachers have to deal with lives and destines. They determine many and perfect more; and their lives are worth the living, because they shall live on in the lives of others.

We must think of the value of those encouraging words and kind attentions given to the young man who is about to give up; who has lost all confidence in himself.

Students get discouraged often, and have the "*blues*"; and "*blues*" are "*catching*". Teachers are apt to get them and soon an epidemic of "*blues*" breaks out, and it takes more than a board of health and thorough vaccination to raise the color of the school. The teacher grows worse, and his case may prove fatal.

Teachers should be immune to the "*blues*", and should possess enough sunshine to keep the blue microbe well under control. Then let us resolve, not alone to sing, but to feel like singing, and to sing whether we feel like it or not. Let us smile and keep smiling, for smiles invite smiles, dispel the blues and maintain a wholesome atmosphere.

Another thing,—too many of us strive for high honors along the line of cutting sarcasm and pointed, public, calling-downs. We are all guilty of this, more or less, and why? Are stinging rebukes necessarily a part of good discipline? Do they encourage the student? Doesn't sarcasm blight the young fruits of ambition, blast courage and ruin hopes? Doesn't the first indulgence lead to deeper sarcasm, malice, and malignity? If you continue to inject poison, will you not become as venomous and as despicable as any serpent?—To be true, it *is* difficult to "keep-sweet", but "keep-sweet" we must, as near as possible.

We will never be perfect teachers; never-the-less, we must strive earnestly to measure up to the demands and possibilities of our profession.

With a desire to do all that we can for the young lives in our charge, and with a careful study of our failings and our opportunities, we will come to see, as we should see, the great responsibilities and greater temptations of the teacher's task. Too many teachers see no greater opportunities than those which tempt them to slight their duties and dishonor their positions.

It were far better that such should resign at once, leaving the cap and desk for those more worthy of their hire, for it is not enough that we should earn our salaries—we must measure up to the great possibilities of our calling.

May we all become rich enough in spirit, and amiable enough in manner to avoid not only the condemnation which falls upon the teacher because of his sins of commission, but also, that which comes because of omission.

Then will our zeal, our patience and our cheerfulness; show forth the fact, that we are in a measure indeed, "Teachers come from God; for no man can do these things,—except God be with him".

NOTICE TO CENTRAL COMMERCIAL TEACHERS.

OMAHA MEETING MAY 26-28.

The "Booster's Committee of 150" is making a strenuous effort to get the name and address of every commercial teacher in the Central Commercial Teachers' Association district. Whether you will be able to attend the Omaha meeting or not, if you live within 400 miles of Omaha, will you send your name and address to the committee? We are anxious to get an absolutely perfect list of commercial teachers in the Central territory. Sending your name will entail no obligation upon you to enroll, but will bring you full information about the Omaha meeting. Send it to H. E. Read, President, Peoria, Illinois.

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

This Department is Dedicated to the Interests of the Feoeration, Associations and Conventions of the Commercial Teaching Profession. Officers of these Organizations are Cordially Invited to Communicate with the Professsion through this Medium of Publicity and Progress.

Communications sbould be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

OMAHA

Active preparations have been begun in anticipation of the meeting of the Central Commercial Teachers' Association in Omaha. The dates fixed for the meeting are May 26, 27 and 28.

The program, in so far as completed, is a strong one, and calls for some of the best talent in educational circles.

Omaha is a beautiful, bustling city, full of Western vigor, and the personification of whole-souled hospitality. The months of May and June show Omaha and the west in their most beautiful garb and this meeting of the association will afford teachers a much-desired opportunity to visit Omaha and its business colleges.

Rome hotel will be headquarters for the meeting but the various sessions of the convention will be held at Boyles College.

In connection with the larger association the Business Managers Association will hold a meeting, beginning on May 26. The program as arranged so far, calls for the discussion of these topics: "A system of bookkeeping for the college office;" "Is a graduating exercise a paying investment?" "Advertising;" with a number of suggestions for the Round Table discussion. "How can we induce more young men to take up the study of shorthand?" "How can we induce more young women to take bookkeeping with their shorthand course?"

This meeting closes Thursday evening with a reception at the Rome tendered by the business managers to the delegates, members and guests of the larger association.

The opening session of the Central association will be held on Friday morning, May 27. After the enrollment of members there will be an address of welcome from the Mayor of Omaha with response by Mr. B. F. Williams, of Des Moines, president of Capital City Business College.

Following this will be the President's address.

A rather unique feature of the program following the address is this: "11:00 a. m. to 12:00 p. m. 'Open Session for Unloading Hobbies' ".

The afternoon session will be opened by Miss Rose Fritz, the famous typist, who has carried off so many world's championship honors in typewriting contests. Other high speed operators will also give exhibitions.

Mr. A. C. Van Sant, of Omaha, will discuss "Training for Expert Speed in Typewriting." Mr. Van Sant is the originator of the "touch" system of typewriting and a very active teacher.

"Commercial Education in the Universities" will be discussed by S. H. Goodyear. "Business College Teachers' Relation to the Community," will be the topic of an address by H. A. Owen. Dr. W. M. Davidson, superintendent of the Omaha public schools, is one of the best known educators in the west and is in demand at all teachers' institutes and conventions. He will talk of "Psychology and the Teacher."

After the closing session the guests will be taken for a trip through the Omaha wholesale district, where so many commercial college graduates find positions and become identified with active business life.

At 7:00 p. m. there will be a banquet at the Rome hotel. The program of toasts has not been prepared, but one may anticipate that there will be no stint of good things for both the physical and mental man.

The first thing Saturday morning will be a talk on Penmanship by the acknowledged artist, Mr. C. P. Zaner, of Columbus, Ohio. Following this will be Brown's trophy typewriting contest and that will be followed by a rapid calculation contest.

From 11:30 to noon will be a series of short addresses from men you may know by reputation and have long been anxious to see and hear. There will be E. L. Virden, of Chicago, John R. Gregg, the author of the famous Gregg shorthand, G. W. Brown, of Jacksonville, Ill., who owns so many colleges, Jerome B. Howard, of Cincinnati, son-in-law of the famous Ben Pittman, and publisher of the textbook, E. S. Spencer, of New Orleans and possibly Enos Spencer, of Louisville, and last but by no means least, J. B. Lyons, of Chicago.

The afternoon session will be devoted to the reports of committees and election of officers after which the afternoon and evening will be devoted to seeing Omaha, its parks, boulevards, handsome homes and various attractions.

CENTRAL COMMERCIAL TEACHERS' CONVENTION NEWS.

TO BE HELD IN OMAHA, MAY 26-7-8.

Omaha has a reputation as a convention city and the associations and conventions meeting there make it a special duty to arrange the best possible program. The gentlemen who constitute the program committee for the Central Commercial Teachers' Association have outdone themselves in the program which they have about completed. There may be some changes later, but there is every reason to believe that this will be the liveliest convention ever held by the Association.

The Business Managers' Program.

The first session of this convention will be held Thursday, May 26 at 9:00 a. m., opening with the President's Address and the Secretary's semi-annual report.

The first feature of the day will be an address by E. M. Hargis, of Grand Island, on "An Advertising Plan, with copy, fully illustrated for a three months' campaign."

This will be followed by general discussion led by G. L. Moody, of Hutchinson, Kansas, and M. G. Rohrbough, of Omaha.

"The Building Problem" will be the topic of G. E. King, Cedar Rapids, Iowa. The general discussion will be led by H. B. Boyles, of Omaha, and J. A. Lyons, of Chicago.

The above will cover the forenoon and for the afternoon session B. F. Williams, of Des Moines, will open with a discussion of "Graduating Exercises" and the discussion will be led by W. N. Ferris, of Big Rapids, Mich.

The association will then resolve itself into a "Committee of the Whole" with F. G. Bigger, of Lincoln, Nebr., in the chair. There will be a great bundle of five minute speeches, no prepared papers allowed. The topics to be discussed are varied and cover every phase of school work.

"The Boarding Problem" will be discussed by A. R. Whitmore, of St. Joseph, Mo., and by B. F. Williams, of Des Moines.

"Tardiness and Absence" will arouse the eloquence of J. R. Anderson, and P. A. Whitacre.

Three men will be required to handle the subject of "Monthly Reports", namely Wm. Bryant, of Lincoln, Nebr., W. A. Warriner, of Des Moines, and F. M. Watenpaugh, of Aurora, Nebr.

"Teachers' Salaries" will receive attention from W. N. Watson, of Lincoln, Nebr., J. E. Boyd, of Kansas City, Kan., and Luther B. D'Armond, of St. Louis.

The fifth topic will be "Typewriters and Other Equipment" discussed by E. S. Weatherbee, of Lawrence, Kansas, and F. E. Wolfe, of Baldwin, Kansas.

"The Tuition Question" will get an airing from George H. Beasley, of Columbus, Mo., and L. H. Hausam, of Hutchinson, Kansas. If their talk would lead to uniformity of rates it would mean a great deal for the association.

"What to do with Incorrigibles" is the rather difficult topic with which for five minutes Pierre S. Brown, of Kansas City, and Jene Stansaas, of Lindsborg, Kansas, will grapple.

C. V. Crumley, of Enid, Okla.,Thos. F.Campbell, of Tarkio, Mo., and P. E. Hixson, of Fredonia, Kansas, will discuss the heavy subject of "The Proprietor and his Relation to the Pupils in an Advisory Capacity."

"How to Induce Pupils to Remain in School for Thorough Preparation" is an important topic and one not easy of solution, which will be discussed by T. W. Roach, of Salina, Kansas, and Will J. Price, of Wichita, in the same state.

G. L. Moody, of Hutchinson, Kansas, and W. R.Hamilton, of Mason City, Iowa,will give their ideas on "How to Induce more Young Men to Study Shorthand."

The first lady to enter the discussion will be Miss N. M. Huff, of Kansas City, Kans., who with W. E. Quackenbush, of Lawrence, Kansas, will discuss "How to Induce More Young Ladies to include Bookkeeping."

The last topic selected, although others may be included later, is "Should Typewriting be included in a Commercial Course?" and it will be discussed by A. C. Van Sant, of Omaha, C. T. Smith, of Kansas City, and Willard Morris, of the same city.

The Western Business Managers' Reception to the Central Commercial Teachers' Association.

Thursday evening at 8 is given over to jollifying and it has been dubbed the circus. The invitations are out to "come and bring the kids." G. W. Brown will be ring-master with Miss Elizabeth Van Sant, as assistant. The introductory committee, or strictly speaking, the acrobats, present quite an array of talent: B. F. Williams, of Des Moines, Iowa. M. O. Ploughman, of Omaha; W. N. Watson, of Lincoln; W. H. Gilbert, Marshalltown; P. W. Errebow, Pittsburg, Kansas; Frank Gilliland, Tabor, Ia.; J. E. George, Enid, Okla.; E. E. Gard, St. Joe; G. A. Hoffman, Hiawatha, Kansas; Miss E. Irish, Iowa City, Ia.; P. B. S. Peters, Kansas City; J. F. Monk, Ft. Dodge, Iowa; W. C. Henning, Cedar Rapids, Iowa.

The clowns who will look after the entertainment features of the occasion comprise a long list of well known people:

Mr. and Mrs. F. M. Platt, of St. Joe; R. Scott Miner, Chicago; Mr. and Mrs. F. W. Mosher, Omaha; L. H. Hausam, Hutchinson, Kans.; Raymond P. Kelley, New York; E. D.Lobaugh, Chicago; J. W. Baker, Knoxville, Tenn.; C. V. Oden, New York; Frank M. Evans,Washington, D. C.; C. D. McGregor, Des Moines; Miss Emma Hagenstine, Cedar Rapids; Miss Mary S. Horner, Waterloo, Ia.

There will be red lemonade artists, the popcorn and peanut kids and the Grand March will be worth going miles to see. It will be led by H. B. Boyles,who will have as his special guests Col. George Soule, of New Orleans; W. N. Ferris, of Big Rapids, C. P. Zaner, of Columbus, John R. Gregg, of New York, Jerome B. Howard, of Cincinnati, Enos Spencer, of Louisville, G. W. Brown, of Jacksonville, and E. S. Spencer, of New Orleans. This guest list may be increased later on.

This social function will close the regular meeting of the Managers' Association which will for the next two days unite with the Commercial Teachers' Association in a program as previously announced.

In this connection a few words may be in place as to the unusual talent which will be heard at these meetings. Those who have never seen or heard C. P. Zaner, of Columbus, Ohio, should not overlook this opportunity to hear him and meet him. He has positively agreed to be present and will address the convention.

Few men in commercial college work are better known and few have accomplished the half of what he has done to make penmanship an art. He is recognized as the leading penman of this country.

Another man well worth taking a trip to Omaha to see is W. N. Ferris, of Big Rapids, Mich. Mr. Ferris is in great demand as a platform lecturer and his time is well taken up in that line of work. He has seven lecturers which are brim full of human interest and for that reason popular. He talks on Friday morning of the convention season, but his topic has not been announced.

Miss Rose Fritz, champion speed typewriter operator of the world,will give speed exhibitions every day and doubtless will be the center of attraction for the Shorthand Section.

Omaha averages about one convention a week the year round. They have just completed the entertaining of the State Retailers' Association and took care of 300 men without causing a ripple in the business of the city. The citizens are looking forward with a degree of interest to the coming of the commercial college teachers and also later in the summer to the National Advertising Men's Meeting, which will draw a large crowd of the sort of people that bring the city prominently before the public.

REPORT OF THE CONNECTICUT BUSINESS EDUCATORS' ASSOCIATION.

One of the most interesting and profitable meetings in the history of the C. B. E A. was held in the rooms of the Merrill Business College, of Stamford, Conn., Feb. 19. There were something over one hundred members and friends present, the speakers were excellent and Mrs. Merrilland her corps of assistants were royal entertainers.

Rev. Bigelow, of St. Luke's Chapel, Stamford, Conn., offered prayer, followed by the singing of the Merrill College song by the students. The guests were cordially welcomed by Hon. E. J. Tupper, Mayor of Stamford, who expressed his interest in business college work and the importance of business training for the young man and young woman of to-day. He spoke of the growing inclination to gauge the value of education by the dollar standard, and concluded his remarks by commending the teachers for the good work they are doing.

Mr. L.B. Matthias,President of the Association, replied that "we appreciate the value of education and we appreciate that we must all work together," but regretted the valuation of education by dollars and cents. He spoke of the importance of *good* teachers, teachers of strong character, and the influence of the teacher over the pupil for life after leaving school; that while there are instances in which the instructor sees a result of his efforts, he is not often allowed to know the lasting result. The following fitting verses concluded his address:—

I took a piece of plastic clay,
And idly fashioned it one day;
And as my fingers pressed it still
It moved and yielded to my will.

I came again when days were past,
That bit of clay was hard at last;
The form I gave it still it bore,
But I could change that form no more.

I took a piece of human clay,
And gently formed it day by day;
I moulded it with power and art,
A pupil's young and yielding heart.

I came again when years were gone,
He was a man I looked upon;
He still that early impress wore,
But I could change him never more.

Teachers who needed encouragement, those who needed to "weed" out their methods, or those who were new in the work and wished for help in their "newness", found what they needed in Mr. Healy's talk on' Teachers and Teaching." Mr. Healy left the question as to what constitutes a good teacher with the individual of his audience, reminding him that a true teacher is born and not made, that while he may not be able to carry out all his ideas of an ideal school, his school reflects his ideas and thoughts, and while he cannot choose his material, the *real* teacher studies the material he has and does his best whatever the conditions; that 75 per cent. of the teacher's work is discipline. He recommended asking questions and encouraging students to question the instructor; he emphasized the importance of the teacher's preparation for the recitation,that what should be a banquet may not prove to be "cold water and a sandwich."

Mr. E. O. Folsom, of Worcester, Mass., in speaking on "Problems Encountered by Teachers of Bookkeeping" discouraged the use of the "key" more than absolutely necessary, for the good of the student as well as to preserve the confidence of the student in the ability of the teacher. He also suggested refusing to examine bills, vouchers, etc., especially in business practice work, unless they are the student's best work.

Mr. Wm. E. Chancellor, Supt. Public Schools of Norwalk, Conn., discussed the question, "In What Sense is a Commercial Course Educative?' from various standpoints. "In a certain sense commercial education is *not* education. It is

Sixteenth Street North from Farnam, Omaha.

not education in the sense that it is an end, for no education that is an end is education; it is a thing in itself." He spoke of the value of the bookkeeper to the business concern and of the necessity of order and system; of the importance of a knowledge of government and private law and of their relation to modern life and that "the value of an educational course depends upon the method in which it is pursued."

"Penmanship,—Fascination and Expiration", by Mrs. Nina P. Hudson Noble, contained suggestions for class work, among which were the preparation of a book of lessons by the teacher, the development of the artistic sense, and that the method of counting should be understood by the student.

Mr. Rupert P. SoRelle, of New York City, gave some very good thoughts on "The Art of Teaching Shorthand." He laid special stress on the training of the memory and on concentration. He thought the average instructor trains on the line of accuracy at the expense of speed, and relies too much on practicing upon the employer. "The support-head-with-hand" student is a well-known figure with Mr. SoRelle, as with all shorthand teachers and he advised variety in work and recitation to counteract the inclination.

Mr. Dyer, Vice Pres. Smith Premier Typewriter Co., of Syracuse, N. Y., spoke very interestingly on the stenography and typewriting of olden times, in fact, as far back as the Bible times; of Woman's advent into business, and of the improvements in shorthand and typewriting the years brought. The first business college established in the United States was about 1838, he believed.

Mr. C. V. Oden, of the Underwood Typewriter Co., New York, spoke for twenty minutes or more on "Paying the Price." Mr. Coombes taking the address on the typewriter. Mr. Oden, in the course of his remarks said, "Education is the cheapest possession while ignorance is the most expensive. The young person should spend his time in a *thorough* school rather than in one that offers a short course. A short course in shorthand means a short position with a short salary."

The second contest for the State Championship for the Brown Trophy was held in the afternoon, the results being given elsewhere.

At the business meeting, the association accepted a very cordial invitation from Brown's Business College, Bridgeport, Conn., to meet with them next year. The following officers were elected:

President, Mr. R. A. Brubeck, New London, Conn.; Vice Pres. and Treasurer, Mr. J. F. Nixon, Middletown, Conn.; Secretary, Miss Flora B. Pryor, Waterbury, Conn.; Assistant Secretary, Miss Abbie A. Coburn, New Haven, Conn. Mr. L. B. Matthias was appointed the new member of the Executive Committee, and Mr. H. C. Post, Mr. N. B. Stone, and Mr. E. J. Wilcox for the Nominating Committee.

FLORA B. PRYOR, Secy.

CONNECTICUT CHAMPIONSHIP TYPEWRITING CONTEST FOR THE BROWN TROPHY.

The seventh annual convention of the Connecticut Business Educators' Association convened at Merrill Business College, Stamford, Connecticut, Saturday, Feb. 19th at which the second annual typewriting contest for the Brown trophy was held. The silver cup and gold medal were presented to the Association by Mr. I. S. Brown, of Bridgeport, two years ago for competitive tests between the products of Connecticut schools, to serve as a stimulant to the already existing enthusiasm in regard to "touch typewriting" and typewriting efficiency.

The contest, therefore, was open only to graduates and students (past and present) of typewriting of all *bona fide* public and private schools in the state in which a regular course of typewriting is taught and maintained. The cup is under the direct supervision of the Executive Board and all contests are managed by a committee appointed by them. The winner is to retain possession of the cup until the next annual meeting of the Association. If the cup is won three times in succession by the same person that person will be entitled to retain possession permanently. In addition to the privilege of holding the cup, each winner is presented with a gold medal suitably inscribed.

The rules and regulations governing the contest were practically the same as those used at the annual World's Championship contests held in Madison Square Garden, New York. The competition consisted of copying for thirty minutes and the matter selected was from a treatise on 'Mountains; Their Natural Use and Spiritual Meaning" by the Rev. Chauncy Giles.

Eight contestants entered for the Trophy and their records follow:

Machine	Gross	Errors	Pn'lty	Nt wrds	R'te
Miss L. E. Eccles, Waterbury—					
Underwood	2798	136	680	2118	71
Miss C. S. Church, Waterbury—					
Underwood	1940	96	480	1460	49
Angus Nicholson, Bridgeport—					
Underwood	2003	157	785	1218	41
Miss McGovern, Meriden—					
Underwood	1476	52	260	1216	41
Miss Howard, Meriden—					
Underwood	1484	66	330	1154	39
Miss Fitzpatrick, Meriden—					
Underwood	1658	109	545	1113	37
Miss Niland, Meriden—					
Underwood	1456	71	355	1101	37
Miss Linehan, New Haven—					
L. C. Smith	1906	221	1105	801	27

The contest was in charge of Mr. J. N. Kimball, of New York, one of the highest authorities in the world on contests of this character. The trophy and gold medal were presented to the winner, Miss Eccles, by the president. This is the second time this young lady has won the championship, and in the event of winning next time, the trophy becomes her property. Her rate last year was 56 words per minute.

Mr. N. B. Stone, of the Yale Business College, New Haven, presented a silver medal to the Association for second prize. This was awarded to Miss Church.

L. B. Mathias.

R. A. Brubeck.

FREDERICK EUGENE WOOD

Our country lost one of its greatest business educators when Frederick Eugene Wood, President and Founder of the four Woods' Business and Shorthand Schools, of New York City, died of apoplexy, February 22, 1910.

He was born at Liberty, Sullivan County, New York, September 6, 1854, son of Isaiah and Elizabeth (Fayerweather) Wood, and was a direct descendant of William Wood, who emigrated to America in 1633. The ancestral line runs through David, John and William Frederick, Mr. Wood's grandfather.

Mr. Wood's death comes as a great shock to everyone, since he was in the prime of life, and apparently in the best of health when stricken the evening before, as he was delivering an address.

His loss will be mourned by many who were drawn close to him by his magnetic power and loved his kindly nature and genial manner. He was one of those fine, large men of charming personality, very sympathetic, attractively entertaining and extremely diplomatic in marshalling the forces that led to a successful culmination of business enterprises.

His early education was acquired in the public schools of Liberty and at Mongaup Academy, where he graduated in 1874. He then began teaching in the public schools of his native country, and in 1876 was elected principal of the Liberty Normal Institute.

Having acquired a knowledge of Law and of accounts, he organized in 1879 the Wood Commercial Schools, of Williamsport and Scranton, Pennsylvania, which he conducted for seventeen years.

During these years he was prominent in religious and social enterprises, and the Elm Park Sunday School, of Scranton, became famous through his administration.

In 1894 he purchased a half interest in the Scranton "Daily Tribune," and was director and general manager for two years, until he disposed of his varied interests in 1896 and removed to New York City, where he organized the Woods' New York Schools. He had a clear conception of the needs of a great city like New York, his touch and insight were marvelous, he determined the natural centers for a great institution, and, with tact, fertility and thrift, he put into execution a plan which has given New York City some of the greatest American Business Schools.

They comprise in reality four schools. Frederick E. Wood, Jr., has charge of the Brooklyn School. The other son, Samuel J. Wood, manages the branch on Seventh Avenue, New York, while the deceased father had been giving his personal supervision to the very last in behalf of the other two schools.

In the midst of his labors he was called to rest, but the enthusiasm and courage which he kindled in the hearts of all who knew him will live on, a lasting tribute to his genius, his culture and his greatness.

A unique character, a tremendous worker, the admiration of his competitors, the friend of his teachers, the inspiration of his students, he being dead, yet speaketh, and to countless numbers his fitly spoken words will be cherished in memory "like apples of gold in pictures of silver."

To the wife, to the daughter, and to his two sons, in this sad hour of bereavement, is extended the sympathies of the commercial educators of the land, especially those who knew him best.

While we mourn the loss of one so valuable to our great cause of business education, we would yet give courage to the sons in carrying forward his monumental work and plans.

EARL THARP.

New York City, March 3, 1910.

Mr. Frederick Juchhoff, whose portrait appears herewith, was born July 7, 1884 at Enterprise, Kans., being the son of a German Evangelical minister. He started to school in a sod school house in Nebraska, and later on completed a business course at the Lawrence, Kans., Business College. Prior to that time he tooke a preparatory course at the Pilot Grove, Mo., Academy. Later on he completed a shorthand course in the Kansas City Business College. In due time he graduated from the Kansas City University, Southern Law School, and Illinois College of Law of Chicago, and the Ohio Northern University, where he obtained the degree of LL. B. He has since been given the honorary degree of LL. D. by Christian College.

He worked his way through these various colleges, and is therefore self-made. He has had practical experience in various business offices, and in order to learn practical banking he accepted a place at but $50.00 per month in the Broadway Trust Co., of St. Louis.

While in business he always made it a point to attend an evening school, and while teaching made it a rule to carry two or three studies. He spent a portion of last summer in the Zaoerian, and expects to repeat the operation this year.

He speaks German and Spanish, and is Dean of the Western University Law School, evening session, and instructor in Bookkeeping, Shorthand, Typewriting and Commercial Law in the Y. M. C. A., Educational Department

During the day he is Prin. of the commercial department of the Boyles Business College, Council Bluffs, Iowa, being a branch of the Omaha School.

Mr. Juchhoff has been engaged to contribute a series of articles on Commercial Law to the columns of THE BUSINESS EDUCATOR the coming year.

Accountancy—Continued from page 20.

As mentioned above it can be readily seen that unless the proper depreciation charge is made, profits will be decared from capital and this would necessarily be to the disadvantage of subsequent stock holders. Without the proper charge for depreciation a corporation would be in the plight of the "get-rich-quick concerns" which pay dividends out of the sales of capital stock, and the short term insurance companies which pay endowments so long as they keep increasing their memberships.

There was an old storekeeper in a small town of Pennsylvania who never make any allowance for depreciation, and who refused to make any reductions to clear up his stock, who insisted that the calicoes which he purchased after the war at $.30-40 a yard must bring him his regular profit and the last I knew he was holding them until he could get it.

(To be Continued in May.)

Elements of Cost Accounting—Continued from page 29.

the three methods most in use are called the Percentage-Burden Method, the Hourly-Burden Method and the Machine-Rate Method. The first method is based on the ratio existing between the amount of Burden and the amount of direct labor for a given job; the second on the ratio between the Burden and the number of hours chargeable against a given job, and the third provides for an hourly depreciation and interest charge on each machine used.

Indirect Labor, which is one of the elements of Burden, was explained under the heading of Labor The elements Power, Light, Heat, Taxes and Insurance give little or no trouble in the calculation of costs, the amounts being easily determined.

The calculation of depreciation is one of great importance. Depreciation may be defined in a general way as the lessening in value of a plant and machinery from age and contributary causes. No fixed rule can be set down for the computation of depreciation, it being governed to a large extent by the care taken of the buildings and equipment and by the quality of the same when new, and the use to which they are put. Upkeep is a factor closely related to Depreciation, covering as it does the expense of keeping buildings and equipment in good repair. In most cases a high charge for Upkeep means a correspondingly low charge for depreciation.

SELLING EXPENSE.

Having taken up in order the various factors going to make up Factory Cost, we will now name briefly the items making up Selling Expense, which, as previously stated, combines with Factory Cost to make the Final Cost. Selling Expense may be divided into six factors: Office, Salesmen, Estimating, Advertising, Traveling and Indirect Expense. These various factors need no explanation, being the usual office and selling expenses of a business, and being distributed over the manufactured product by methods similar to the distribution of Burden.

PROFIT.

This now brings us to Profit, the final element entering into the Selling Price. Profit is the return from the employment of capital after all charges for labor, material, depreciation, selling expense and other expenses of the business have been deducted. It is the difference between the Selling Price and the Cost to Make and Sell, or Final Cost.

Com'l Law—Contined from page 28.

fit of the bailor, but slight diligence is required. If the bailee does not enter upon the trust he is not liable, but if he once attempts to perform a service for another, altho it is gratuitous, he will be liable unless he has used proper skill and care.

The question of what would be gross negligence must depend upon a variety of circumstances, such as the nature and quality of the goods and the character and custom of the place. What would be ordinary care of one class of goods would be gross negligence of another.

As a rule the bailee may not use the goods but if the moderate use would be for the benefit of the thing bailed then is the use allowable.

The bailor may demand the return of the goods at any time, but he cannot bring an action for the recovery of the goods until a demand has been made.

Altho the bailee does his work without recompense, yet he is entitled to be reimbursed for any legimate expense to which he may have been put for the preservation of the bailment. It is the duty of the bailee to return the goods to the bailee together with any increase or profits that may have accurred, also to render an account of his execution of the trust when called upon to do so by the bailor.

VIEW ACROSS OMAHA.

ELEMENTS OF COST ACCOUNTING.

FIRST ARTICLE.

BY THOMAS G. FARRELL, 41 SYDNEY ST., LOWELL, MASS.

The past twenty years have witnessed important advances in almost every line of business endeavor, but probably none has shown more rapid evolution than the science of Cost Accounting. That every manufacturing establishment should have a system for determining the cost of production is now generally recognized in all lines, yet there are still found many manufacturers who do not seem to have discovered the importance of such a system. It is safe to predict, however, that an appreciation of the true importance of costs will not be long in prevading all branches of business to which it may be profitably applied. The day has passed when estimates will suffice; the successful manufacturer of today must know exactly what his product costs.

Progressive manufacturers have long desired exact knowledge of the cost of their output and realized the value of such information, but even today a large majority of such manufacturers will admit that they do not know their costs. This state of affairs has been brought about, in many cases, by self-styled "expert cost accountants," who, without understanding the true principles underlying the science of costs, have installed systems which have failed to give the desired results, and left their clients in a worse state than they were before on the subject of cost.

The manufacturer is anxious to know the cost of his product, but has not the faith to install and depend upon cost accounting methods. Perhaps this is due partly to the idea that there is something mysterious in the cost finding process which the ordinary business man cannot comprehend, and partly to the fact that competent cost accountants, who understand the various subdivisions of business into which cost finding runs, are hard to find. Good men in this line are as scarce as in the field of stenographic work, and the business man of even limited experience knows the difficulty of obtaining a competent stenographer from among the thousands claiming a knowledge of the art. For the young man seeking a field of business activity cost accounting holds out very bright prospects.

THE SELLING PRICE

To devise and arrange a factory cost accounting system it is necessary to know the general conditions in the particular plant under consideration. Each factory has its own problems, and no cost system has ever been devised to meet exactly the requirements of all, even of those in the same line of business. However, there are certain well defined principles on which all successful cost systems are founded, and it is the purpose of this article to give an outline of the elements going to make up the cost of manufacture and the selling price of a product.

Broadly speaking, the cost of a product is made up of three factors: Material, Labor and Expense. That is to say, a finished product costs the manufacturer what he has paid for raw or finished material entering into its make-up; what he has paid for labor of employees working directly on the product; and all the expense incurred in the making, including indirect labor, power, light, heat, depreciation, etc. This cost, for the sake of clearness, we will call the Factory Cost.

Now in almost every line of business a certain amount of expense is incurred in disposing of the manufactured product, such as advertising, salesmen's salaries and expenses, etc., which must be added to the Factory Cost to obtain the Final Cost, or the Cost to Make and Sell. The difference between the selling price and the Cost to Make and Sell is the amount of profit to the manufacturer. Perhaps the simplest way of showing the relation existing between the various elements making up the Selling Price is by the use of the following outline:

Selling Price { 1. Cost to Make and Sell. 2. Profit. }

Now let us take up each of these groups and see just what each is made up of.

MATERIAL.

The first item to be considered in the make up of Factory Cost is material. Material may be divided into two classes—Raw Material and Finished Material. Raw Material is that material which is bought by the manufacturer for the purpose of making it over into a product of his own. Finished material is usually purchased in the form of machinery and attachments which are introduced into the product of the manufacturer without substantial change. Transportation charges on purchased materials should be distributed to the materials incurring the expense, so that an article manufactured will bear its proportionate share of such charges. Great care should be taken that a proper record is kept of all receipts and disbursements of material, as stores are liable to misappropriation, misuse and depreciation. Methods of checking, recording, etc., will be treated later on in detail.

LABOR.

In every factory labor is divided into two classes—direct and indirect, (sometimes called Productive and Non-Productive). By direct labor is meant that labor which is applied directly to the manufacture of a given article; the labor actually employed in performing the operations necessary to make the article in question. Indirect labor, is that labor which, while necessary in operating the factory or a department, cannot be charged directly to a given operation. This class includes foremen, sweepers, oilers, and similar help of a general nature. In considering labor as a factor in making up the Factory Cost we take into consideration direct labor only, indirect labor being included in the item Expense. There are several methods of paying labor and recording the employee's time, all of which will be considered later on.

EXPENSE.

The third factor composing Factory Cost is Expense or Burden. Burden may be divided into the following elements: Indirect Labor, Power, Heat, Light, Taxes, Insurance, Depreciation and Upkeep.

It is with the introduction of this factor Burden that the science of costs becomes a complicated one. In the other two factors composing Factory Cost, namely, Material and Direct Labor, it is possible to determine the cost with exactness, but the proportion of the factors making up Burden to be charged to a unit of manufactured product can, as a rule, be merely estimated. The item Depreciation is a good example of this,

1. Factory Cost { Material Labor Expense }
2. Selling Expense

few authorities agreeing on the annual depreciation of machinery under similar circumstances. However, these items making up Burden can be arrived at with a fair degree of accuracy, the amounts determined being near enough for all practical purposes.

There are different methods of charging Burden to the unit of production. In a plant turning out machines all alike, and passing through exactly the same process, the method is very simple. By dividing the total amount of the Burden charge by the number of machines produced the result is the amount of Burden each machine should bear. But supposing that the machines turned out are different, each going through an individual process, as is the case when machinery is made according to the buyer's specifications, it is almost impossible to split up the amount of the Burden charge so that each machine will stand an equitable share. There are several methods in use by which Burden is apportioned in a case like this, however, which give fairly accurate results. Space will not allow a detailed discussion of these various methods. Briefly,

(Continued on page 28.)

NEWS NOTES AND NOTICES

Miss Grace Sommerville, of Ubly, Mich., has recently been appointed to a position as secretary to Supt. George L. Hess, La Junta, Colo., and as teacher in the grades.

Miss Jennie Charlesworth, recently of Lewiston, Idaho, is a new shorthand teacher in the Napa, Calif., Business College.

F. E. Haymond, for many years head of the shorthand department of Lockyear's Business College, Evansville, Ind., has left the profession and removed to Geneva, Iowa, to enter business. His assistant, Miss Browning, has been promoted to the principalship of the shorthand department.

Victor Lee Dodson is the new principal of the Wilkes-Barre, Pa., Business College. Mr. F. M. Allen, the former principal, has taken a farm at Vineland, N. J.

Mr. an Mrs. Morton MacCormac, of the MacCormac School, gave a reception, entertainment, and ball, in honor of their twentieth anniversary, Tuesday evening, March twenty-ninth, 1910, Masonic Temple, 64th Street and Lexington Avenue, Chicago.

Mr. G. W. Donald, who was formerly connected with the Winnipeg, Manitoba, Business College, is now associated with Mr. Z. P. Smith, in conducting the Berkeley, Calif., Business College.

Mr. C. N. Nye, who attended the Zanerian College a few years ago, is now teaching in the public schools of North Adams, Mass. A good deal of his time is occupied in supervising the penmanship in the schools, and his salary is in the neighborhood of $1500 per year of ten months. We know that his many acquaintances will be pleased to learn of his success. Mr. Nye is a capable, painstaking teacher, and we doubt not that the schools of North Adams will profit by his services.

We recently had the pleasure of visiting the School of Commerce, in the city of Harrisburg, Pa., presided over by Messrs. Raker and Keller. We found the school in a flourishing condition and doing high grade work. We also found an exceptionally high grade class of students in attendance, and upon inquiry found that they had come largely of their own accord without special solicitation at the hands of professional solicitors. These gentlemen are to be congratulated for the splendid school they are conducting and the excellent standard they are maintaining.

Archibald Dickson, whom we met some years ago at the National Commercial Teachers' Federation, Convention in the Spencerian, at Cleveland, Ohio, is now connected in the Governor's Office in Carson City, Nevada. During the evening he conducts a night school, and from the circular at hand it is evident that he is giving a good course and conducting a profitable business. His experience in school and in business has been such as to enable him to give excellent instruction.

Boston, it would seem, is not content with being the hub of the universe intellectual, but proposes to be the hub of the universe practical. This is evidenced by the fact that this coming fall the city will open a new type of high school, to be called the Central Clerical High School. Pupils who have attended other high schools of the city for two years may enter this new school, and pursue, until they have completed, the usual commercial branches. The school is to be open from nine to five each day throughout the year, and the length of time the pupil remains will be governed by his individual ability to complete the work. This looks like the dawn of a new day in the field of practical education. It means that the public is appreciating more and more the need and the value of a commercial training for an increasing number of young people. Aggressive and far-seeing indeed is the policy and purpose of this new type of commercial school.

SPECIAL MENTION

The Tampa, Fla., Business College is making a liberal use of THE BUSINESS EDUCATOR in its penmanship classes, judging from the number of subscriptions we receive from that well known institution.

The Barnes Bros., proprietors of Barnes' Commercial College, Denver, Colo., have been clubbing THE BUSINESS EDUCATOR for many years past, each year the number of subscriptions sent being a little larger than the previous one. Another good list has just been received from these gentlemen.

A splendid list of subscriptions is hereby acknowledged from Mr. J. A. Stryker, penman in the Kearney, Nebr., State Normal School. Mr. Stryker is doing unusually well and sometime is bound to be recognized as one of the leading teachers of penmanship in America, if he continues in his present line of work. He is arousing a great deal of interest and enthusiasm, and developing a good amount of skill on the part of those who come under his influence. We think well of him and the work he is doing.

J. S. Lilly, of Mt. Lookout, W. Va., is executing some very attractive penmanship. A card recently received from him written in the ornamental style, displays a very high order of skill. Mr. Lilly is to be congratulated on the progress he is making.

We acknowledge the receipt of a list of subscriptions from Mr. R. C. Anderson, penman in the Spencerian Business College, Milwaukee, Wis. Mr. Anderson is a good penman and an enthusiastic teacher of this branch. Of course, we believe he will find THE BUSINESS EDUCATOR of much assistance in in his work in maintaining the standard signified by the institution in which he is working.

E. T. Whitson, the skillful penman in the Seattle, Wash., Business College, is favoring THE BUSINESS EDUCATOR with good lists of subscriptions, which indicate a large attendance in that institution.

J. T. Sauntry, the progressive president of the Kalispell, Mont., Business College, does not believe in doing things by halves. He recently favored THE BUSINESS EDUCATOR with a list of 63 subscriptions and writes regarding the journal as follows: "I have determined to require every member of my penmanship class to subscribe for the B. E. Young people do not realize how much this publication will mean to them after leaving school. It is a splendid means of assisting them in keeping up their penmanship practice and to reach out for a better handwriting. I believe it is the greatest force for good business writing in this country today, coming as it does each month with its bundles of enthusiasm and inspiration for better work and better effort.

Another splendid list of subscriptions is at hand from G. E. Gustafson penman and commercial teacher in the Inter-State Commercial College, Reading, Pa. Also specimens for Certificates were recived at the same time. Evidently Mr. Gustafson and the Inter-State are doing good work, if we may judge from the amount of patronage we receive.

Leslie E. Jones, Elbridge, N. Y., favored us with a letter, some signatures, and some cards written in the ornamental style, as well as some sentence and signature work in business writing, all of which show considerable talent for penmanship. We hope to see more of his work.

A list of twenty-two subscriptions is at hand from Melchior's Tri-State Business University, Toledo, O. This betokens a lively interest in penmanship among a goodly number of students.

Some very neat and accurate specimens were received from A. M. Reichard, of the Ottawa, O., Business College. They show that the pupils of that school are receiving good instruction in penmanship. The work is taken from their every-day practice, and if we can judge rightly, many of them will make fine penmen.

Some specimens in business and ornamental penmanship from Mr. E. H. McGhee, Trenton, N. J., Stewart-Large Business Institute, indicates that he is creeping on up gradually in business and ornamental penmanship. The work submitted is of an unusually high grade. He says the Stewart-Large Business Institute is planning to double its business next year, the past year having been exceptionally good.

CATALOGS CIRCULARS

An artistic art calender, advertising the Elyria, Ohio, Business College, has been received from the enterprising president, Miss E. M. Johnson.

The Students' Shortband Visitor, published by the Beers Publishing Co., New York, Seattle, and Ottawa, is an attractive publication, and of special value to all interested in Beers Shorthand.

Mr. W. Beecher Lee, Wadsworth, Ohio, is putting out an attractive folder, entitled Commencement Suggestions, referring to Card Writing and Diploma Work. Mr. Lee is a fine fellow and does conscientious work.

An attractive and profusely illustrated school journal is at hand from the Mountain State Business College, Parkersburg, W. Va. The School is in a prosperous condition and proposes to stay there by putting out advertising that is opportune and straight-forward.

"In Memoriam", is the title of an appropriate portfolio issued by the Smith-Premier Typewriter Co., Syracuse, N. Y., on the death of Mr. Wm. H. Gleazen, assistant sales manager of the company, whose death occurred July last. It contains a large number of letters of appreciation and condolence from friends and co-workers all over the world.

The Penman's art journal, of New York City, Horace G. Healey editor, has changed its name to "The Business Journal", by which name it will hereafter be known, being more in keeping with the tendency of the times, devoting as it does its columns to commercial education as well as to penmanship. THE BUSINESS EDUCATOR wishes The Business Journal the success it merits.

The Lebanon, Pa., Business College, A. G. Bauer, Prin., issues a catalogue considerably better than the average received at this office. It illustrates a well-equipped school, housed in a fine building.

Attractive advertising literature has been received from the following: Bowling Green, Ky., Business University; Draughon's Practical Business Colleges; Arkansas City, Kans., Business College and School of Telegraphy; Rasmussen Practical Business School, St. Paul Minn.; State Business College, Tacoma, Wash.; Brandon-Stevens Institute, Staten Island, N. Y.; the Spencerian Commercial School, Louisville, Ky.; Cripple Creek, Colo., Business College; Utica, N. Y. School of Commerce; Auburn, N. Y.; Business College; Howard and Brown, Rockland, Me.; and W. A. Thompson, Pontiac, Mich.

Carpenter's Commercial College Messenger, is the title of a splendidly gotten up school paper, published in the interests of Carpenter's Commercial Schools, located at Ossian, Ind., and Middlepoint, O. The paper gives us the impression that they are schools of more than ordinary quality.

"Shorthand In the Public School" is the title of an embossed, white-covered booklet published by the Gregg Publishing Co., Chicago and New York, in the interest of shorthand instruction in the public schools. It contains a large number of strong testimonials from representative men in the commercial teaching world in favor of shorthand in general and the Gregg in particular. If this does not prove to be unusually profitable advertising we shall be surprised. A long list of high schools using the Gregg is given in the latter part of the book.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,

Maple City Business School, Hornell, N. Y.

SECURING A POSITION

The majority of pupils who enter a business school do so with the idea of securing a position after completing the course. Naturally, each one wants to secure as good a position as possible, that is, one that not only pays a good salary to start, but that promises something better as one gets to know his work.

A small percentage of the pupils in business schools have positions assured them before they enter, but even then what I am going to say may be of value to them, because they may wish to change to some other position, and they ought to know how to go about it. Practically all of the pupils depend upon the school they are attending to secure a position for them, and invariably the school puts forth every effort to do so, but you should not place the whole responsibility upon the school, but should do whatever you can to assist.

There are several ways in which this assistance may be made practical, and I am going to name them. If your relatives live in the city or have friends who live in the city, induce these relatives to write or speak in your behalf. If you have friends that you think might be able to assist you in securing a situation, do not hesitate to write them a nice letter to that effect. If you live in a city where there are typewriter agencies, go to these agencies and take their test so that you will be in line for whatever they may have to offer. If you are a young man, the chances are that you belong to the Y. M. C. A., and in all cities of any size the Y. M. C. A. maintains an employment agency and is very glad to do whatever it can for those who are qualified. Finally, you should compose a letter of application and mail it to fifteen or twenty of the leading business houses of the city where you are attending school. In this way you have several agencies at work to secure a position for you; your relatives, friends, Y. M. C. A., one or more typewriter agencies, your own school and your letters which you mail to the business houses. The letters to be sent to business houses should go a month or six weeks before you complete your course. Let me say to you that in writing to your relatives and friends, when you solicit their help, be very careful to put up a first-class letter; take time to compose it and be careful that it represents your very best efforts in every line, because these friends and relatives may show the letters to possible employers, and if it is all that it should be it will speak more strongly to the business men in your behalf than anything that your friends and relatives can say.

Now a word in regard to the kind of letter that you are going to mail to the business houses. First, use the best 8x10 ruled paper that you can find, with No. 6 or 6¾ envelope to match. Have the paper and envelope white and the ink jet black. It is all right if you want to write to your little "Tootsie Wootsie" to use pink paper and violet ink, but if you use those materials in writing to a business man he will know, without looking, that your name is either Mazie or Percy. The composition of this letter should engage your attention for two or three days, and the oftener you write it over before actualty sending it, the better will be your prospects. I well remember the first letter that I wrote in application. I devoted three or four days to its composition and wrote it over eighteen or twenty times. It was certainly worth it, because that letter caused the recipient to write my references and, as a result, I secured the position in competition with eighteen other applicants. In writing a letter of this kind do not say that you write a fine hand, your letter will show that, and do not say that you are quick and accurate in figures, because that would better be said by your teacher, and while you may not know it, your letter will tell better than anything else your ability to do any kind of office work. The letter following is merely suggestive of what one might say to a business man:

Hornell, N. Y., Dec. 30, 1909.

Mr. J. C. Simmons, 27 Main St., City.

Dear Sir:—

Should there be an opening in your office in the near future for a stenographer and office assistant, I apply for the position.

For the past six months I have been attending ————Business School of this city, and I would be pleased to have you write the Principal, Mr. H. M.————in regard to my school record. I would also refer you to Rev. ————in reference to my character

I have had no experience whatever, and would be willing to come two or three weeks on trial, so that you would be under no obligations to keep me unless I am able to do the work which you require.

Trusting that you may give this application your favorable consideration, and that I may hear from you at your convenience, I am,

Very truly yours,

In the above letter you should enclose two stamped envelopes, one of them properly addressed to your Principal, and the other one properly addressed to your Pastor. These envelopes addressed to your references are very strong suggestions to the business man and, with those enclosed, he is more likely to write your references. Of course, if you drop a little ink on the letter, or leave out a word, it means that you will rewrite it. If you are writing a letter to some girl with heavenly blue eyes, the more blots you can get on it, with rings around them, the more interesting the letter will be; in fact, if you can manage to drop the letter on the floor and step on it a few times, the letter will express deeper affection than it would under any other conditions. Writing to a business man, however, is an entirely different proposition, and if a letter of application comes to him with words interlined and with thumb imprints on a page, it makes about the same impression on him that a young man would make who walked into his office with his necktie around under his ear, his hat down over one eye, and a cigarette in the corner of his mouth, at an angle of about 70 degrees.

Perhaps you will say, "I have paid my money at the business school and it is up to them to get a position for me." Anyone who lolls back against the holdbacks like that is not liable to get very far. The writing of forty or fifty letters to business men, friends and relatives, will not cost you very much, except your time, and if it lands a position for you, or a better one than you would ordinarily get, it will be worth a hundred times, or more, what it would cost you.

And the writing of these letters will teach you a whole lot about better writing. The way to learn to write letters is to write letters. So try your hand. Write a letter of application. Rewrite it every day for a week, making some improvements each day. It ought to be a pretty fair letter by that time.

Then send the letter to Mr. Snow at the above address, enclosing ten cents in stamps, and he will reply, criticizing the letter, and point out how further improvements may be made. This letter from Mr. Snow will be worth several times ten cents to any young man or young woman who has ambition enough to write and ask for it.

(Editor.)

Card Carving. Five Dollars a day is not a large income for those who can carve roses, flowers, grasses, ships, etc., on calling cards with a knife and gouge. This work is a decided novelty and is greatly admired by all who see it. It is easily learned when you know the secret, and I can teach any one in two lessons to do expert work of this kind. Every penman, student and teacher should become an expert with the knife as well as with the pen, because it will double their earning power. For $2.50 I will send the instruments properly ground, together with samples of the work, and complete instructions. To those who would like to see some of the work before sending for the course I will send a beautiful sample for 10c.

I Promise You a Treat. I can furnish the colored inks, red, green, yellow and blue which I use in this work in powder form at 15c per package and gold and silver ink that will outshine any you have ever seen, at 35c per bottle, postpaid. If you are interested in penmanship send for my large penmanship Journal. It is free.

A. W. DAKIN, Syracuse, N. Y.

Lesson No. 8 in Ornamental Writing

JAMES D. TODD,

236 W. Third N. Street, Salt Lake City, Utah.

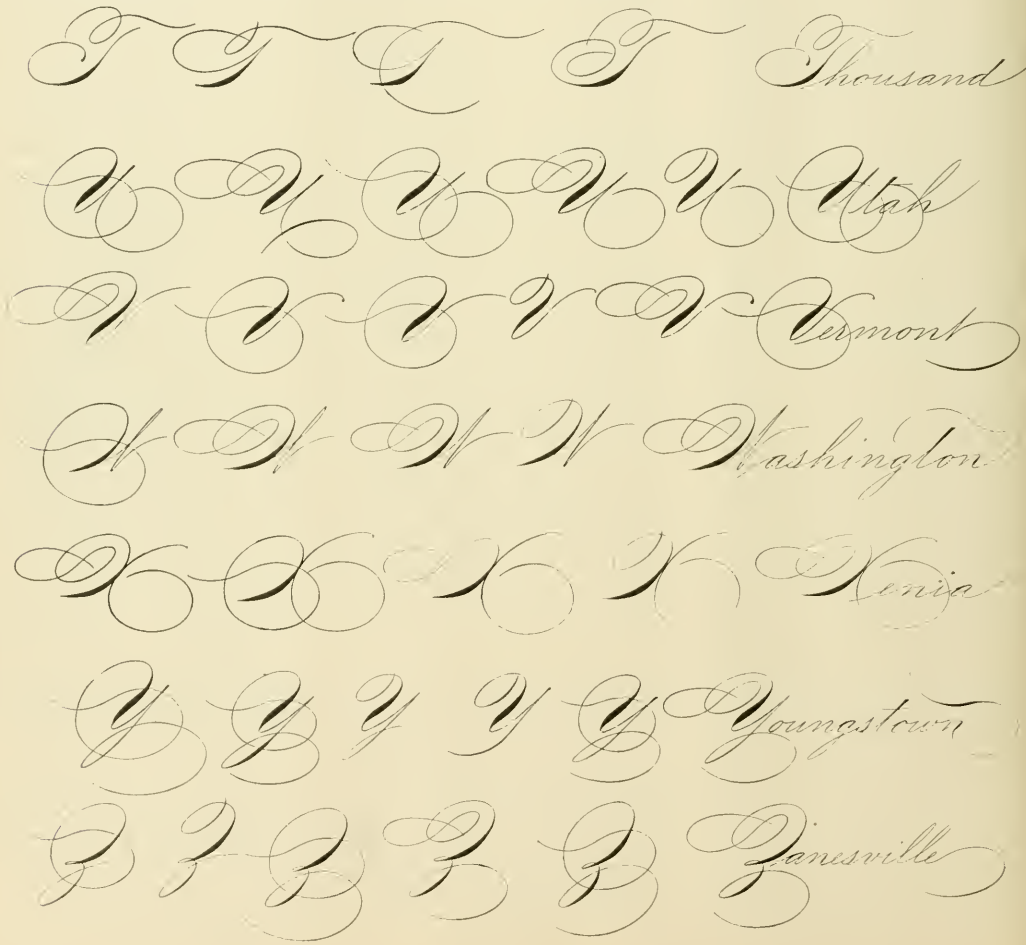
Specimens, together with a self-addressed postal, for criticism should be mailed to Mr. Todd.

By this month those who have followed the lessons faithfully should be getting pretty skillful. Keep the oval horizontal in the capital stem of the *T*. Remember that the cap should be kept close to the stem. Study the big swing on the third letter. See how graceful you can make it,

In the *U* we have the same stroke as in the *M*, except that the shade is modified. Watch the retrace. The *V* is the same as the first part of the *U*. Be sure to keep the bulk of your shade in about the middle of the height of the letter. You will see that the first stroke of the *W* is the same as the first stroke in the *M* in last month's lesson. Watch the parallel effect in the second, third, fourth and fifth letters. Are the second down strokes of your *W*'s curved a trifle? Do not let the second part run higher than the first, and see to it that the finishing stroke is graceful and ends at about half the height of the letter.

In the *X* we have the the same stroke as the first one in the *M* again. Have you mastered it? The first stroke of the *Y* is the same as the first stroke of the *U*. Keep the ovals horizontal, and try to have the body of the letter right in the center of the first oval. Keep the retrace as high as possible. Can you make the finishing line parallel to the one just above it? The first stroke of the *Z* is almost the same as the *Q*. Watch the parallel effect of the two ovals, that is, the beginning and finishing ones. Remember that the shade should be high.

See that the angles of the small letters are equal and that all turns are nearly the same. Do they look uniform in height, width, slant, etc? How about the quality of line? Are you working for a Professional Certificate? If not, why not?



CLUB CHAT

We acknowledge receipt of a list of subscriptions from G. D. Griset, penman in the Y. M. C. A., Los Angeles, Calif. Mr. Griset writes a very practical business hand and is securing splendid results in his classes.

H. C. Leffingwell, of Spencer's Business College, Kingston, N. Y., favored us with a list of twenty-seven names for THE BUSINESS EDUCATOR. Mr. Leffingwell states that the interest in his penmanship class is steadily increasing, and he hopes that many more of our certificates will be won this year than last.

Eleven more students of Draughon's Practical Business College, Galveston, Texas, Oddey Byrd, principal, are now subscribers to THE BUSINESS EDUCATOR. Mr. Byrd is doing well in sending subscriptions.

A handsome list of subscriptions is at hand from Mr. W. J. Slifer, penman in Spalding's Commercial College, Kansas City, Mo. Mr. Slifer, states that THE BUSINESS EDUCATOR is assisting a great deal in the way of creating interest in penmanship, which is what the publishers are pleased to learn.

The Latter Day Saints Business College, Salt Lake City, Utah, Mr. H. Ross, principal, recently favored us with a club of twelve subscriptions to THE BUSINESS EDUCATOR. Several other clubs have been received from this school since the first of the school year, which would indicate a good attendance and a lively interest in penmanship.

A nice sized list of subscriptions came from B. R. Bode, of the Brantley-Draughon Business College, Fort Worth, Texas. No doubt many of the subscribers from this school will be successful in winning our BUSINESS EDUCATOR Certificate.

C. A. Zarker, of the Pennsylvania Business College, Lancaster, Pa., reports a penmanship class of more than 125 and has already sent us 124 subscriptions to THE BUSINESS EDUCATOR. This would indicate that the classes are not only large but enthusiastic. He states that some specimens will be sent us before long and we surmise that a number of certificates will be due his students by the time this is printed. Mr. Zarker is a good penman himself and knows how to make good penmen of others.

A number of good-sized lists of subscriptions have recently been received from Mr. A. G. Bauer, principal of the Lebanon, Pa., Business College. Such lists indicate that Mr. Bauer is having a large attendance.

A list of subscriptions has been received from Mr. Clifford Wilson, of Gray's Business College, Portland, Me. Mr. Wilson writes a very neat hand and no doubt many of his pupils will win our BUSINESS EDUCATOR Certificate.

G. E. Gustafson, the wide-awake penman and commercial teacher of the Inter-State Commercial College, Reading, Pa., has favored us with another good list of subscriptions to our journal, some of which are for the Professional Edition. Mr. Gustafson never loses an opportunity to increase the circulation of THE BUSINESS EDUCATOR, and judging from the skill many of his students are showing in practical writing, they, as well as the publishers of THE BUSINESS EDUCATOR, highly appreciate his efforts.

A list of 84 subscriptions from the Los Angeles Polytechnic High School is hereby acknowledged, the same having been received from Miss Ida M. Baldwin, teacher of penmanship. This makes a total of 270 received during the present school year from that high grade, progressive, practical institution. This is the largest number of subscriptions we have received thus far from any similar institution and speaks volumes for the enthusiasm and interest in penmanship on the part of the pupils of that institution. When it comes to hustle and practical instruction, Miss Baldwin and her two sisters are about the limit.

We acknowledge with thanks the receipt of a list of twenty subscriptions to THE BUSINESS EDUCATOR from C. A. Cowee, Principal of the Wausau, Wis., Business College. Each year we usually receive a number of lists, each one being about this size, from this well-known institution. Mr. Cowee states that THE BUSINESS EDUCATOR continues to give just what they need in their penmanship work, and that in his estimation THE BUSINESS EDUCATOR is the best paper of its kind published. Such encouragement helps the publishers to warm up to their work with increased energy in their efforts to put out a still better journal. Mr. Cowee reports that the Wausau Business College is eojoying a prosperous year, and that the prospects for the future are bright.

A list of subscriptions is received from the First Pennsylvania State Normal School, Millersville, Pa., L. R. Ubrich, penman. This indicates that the future teachers of Pennsylvania will be well prepared to give instruction in penmanship. They could not devote their time to a more practical or more important subject.

Mr. E. P. Bower, penman in the Laurium, Mich., Commercial School, recently favored us with another large list of subscriptions, and reports that they are now planning a certificate campaign. This is certainly a good idea, and we have every reason to believe that many of his pupils will not only win the certificate, but a good hand-writing at the same time. Mr. Bower also reports that their attendance is now the largest it has ever been, which is certainly encouraging news.

Another good list of subscriptions is at hand from Mr. C. L. Krantz, Penman and Commercial Teacher in the Augustana Business College, Rock Island, Ill. The Profession contains no more faithful, conscientious, hardworking man than he.

A very good list of subscriptions has been received from the Tyler, Tex., Commercial College. Mr. B. H. Treybig, a recent graduate of the Zanerian, now has charge of the penmanship work of that flourishing, practical, institution. Mr. Treybig is a fine penman and as a fellow he is even finer than his penmanship, and that is the reason why he is in one of the Byrne Schools.

N. T. Zeigler, penman in Draughon's Practical Business College, Columbia, S. C., is an active club raiser. Another good-sized list of subscriptions has just been received from him. Mr. Zeigler writes a very practical hand and knows well the value of THE BUSINESS EDUCATOR in his penmanship classes.

Mr. D. E. Wiseman, the hustling penman and teacher in the big, good Mountain State Business College, Parkersburg, W. Va., has favored THE BUSINESS EDUCATOR with another good list of subscriptions. Mr. Wiseman is making rapid progress in his business and ornamental writing. The envelope he addressed to us in ornamental style shows a fine command of the pen, while his letter is written in a very practical business hand.

I will write your name on one dozen CARDS for 15 cents.
I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

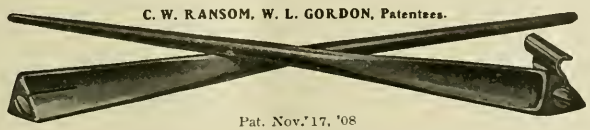
COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Ginsey Black or Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

THE RANSOMERIAN. SOMETHING ENTIRELY NEW IN PENHOLDERS.

The Holder that Makes Writing A Pleasure.

C. W. RANSOM, W. L. GORDON, Patentees.



Pat. Nov. 17, '08

Fits the fingers, does not cramp the hand. Used exclusively by C. W. Ransom, President of the Ransomerian School of Penmanship, in his expert writing. Used and endorsed by the leading professional penmen. Read what a few of them say: "It is a beauty."—H. W. Flickinger. "Nothing just as good."—G. W. Weatherly. "Hope you sell a bunch of them."—L. E. Stacy. "The best penholder ever put on the market.—S. C. Bedinger. A score of others likewise have tried the holder and will use no other. This beautiful holder is made of solid hard rubber, and will last a life time. Order today and do not deprive yourself of the pleasure of using this wonderful invention. Price each, postpaid, 50c. Special prices to schools and colleges. Address

RANSOM & GORDON PENHOLDER CO.
Reliance Bldg., Kansas City, Mo.

Fortunes in Mud

Millions of dollars were made on Seattle tide lands.

Tacoma presents the same opportunity to-day and when the tide land is gone no more can be had.

This is the investment property that made Seattle famous.

For a limited time we can offer low prices and favorable terms on Tacoma tideland — the only available transcontinental railroad property.

C. B. CAVANAGH & CO.
463 EMPIRE BLDG.
SEATTLE, WASH.

SPECIMENS

Some well written cards, by far the best we have ever received from his pen, recently came from the well known penman and engrossing artist, Mr. Ben Kupferman, 127 Federal St., Boston, Mass.

Mr. E. H. Gott, principal and penman, Caton's School, Niagara Falls, N. Y., sends us a bundle of specimens of work done by his students, consisting of movement exercises, small letters, capitals and word practice; some of which show considerable freedom and force,

A very well executed retrace oval design has been received from E. S. Wilson, Cardiff, Colo. Mr. Wilson executed the ovals like a professional. His business writing also shows force and freedom, which come from the practice of such exercises.

Mr. Karl S. Haukom, Fosston, Minn., writes a good hand and flourishes well, having acquired such ability, he informs us, from the columns of THE BUSINESS EDUCATOR. It is plainly evident that he has the making of a fine professional penman, and we hope he may be able to push his talents to the front.

Some of the best business and ornate penmanship received at this office for some time came from the nimble pen of Mr. E. D. Clark, penman in the Marion, Ind., Normal College. Mr. Clark is an enthusiast on penmanship and achieves splendid results at the hands of his pupils.

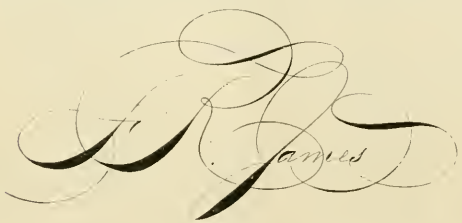
We recently had the pleasure of examining quite a large number of specimens showing improvement in penmanship from the New Trier Township High School, Kenilworth, Cook Co., Ill., E. J. Gibb, Principal of the Commercial Department. Joseph Hartman made most improvement and Lachlen MacLean, a left handed student, made second best improvement. The improvement made by all of these pupils is really remarkable. We have probably never examined so many specimens that showed such uniform progress as the ones submitted, and our congrations are hereby extended to Mr. Gibb and the pupils.

W. R. Hill, principal of the Drake Business College, Jersey City, N. J., favored the journal with some specimens of flourishing and a letter written in ornamental style. Mr. Hill's work shows a good command of the pen. In fact, some of his work shows much more than ordinary talent for penmanship.

Joseph A. Lovcik, Pisek, N. Dak., favored THE BUSINESS EDUCATOR with some specimens of his penmanship which are worthy of special mention on account of the fact that but three years ago Mr. Lovcik was a cramped finger movement writer. He states that he acquired his present style of writing from THE BUSINESS EDUCATOR and Rev. Mr. Meinz, formerly of Collegeville, Minn., but now of St. Paul. Mr. Meinz is certainly doing a great work in the way of improving the penmanship of all who come under his instruction. The specimens just received from Mr. Lovcik reflect much credit upon Mr. Meinz as an instructor.

We recently had the pleasure of examining a number of specimens from the beginning pupils in the Atchison, Co. High School, Effingham, Kan., C. E. Birch, instructor. The oval exercises submitted are unusually fine for pupils who have been practicing penmanship but four days. Mr. Birch is a successful teacher of penmanship as well as an expert in the teaching of Arithmetic and Commercial subjects, and the people of Atchison Co. are to be congratulated for having him in their midst.

Miss Maude Wherry, Supervisor of writing in the public schools of Elyria, O., is doing splendid work for the pupils of that community, as shown by a budget of specimens received from all of the grades, the work of all pupils being shown from each room represented. The work is unusually neat and uniform, and reveals the fact that form, as well as the rate of speed, increases gradually from year to year. She starts the pupils with arm movement from the beginning by means of large writing, and gradually reduces the size each year, and gets the elbow on the desk in the third year. The result is smaller writing, swifter writing and better writing each year. Pupils of the seventh and eighth grade are writing a very uniform, neat and free hand—the kind that they will be inclined to retain in after life, and the kind that is not likely to go to pieces in the business world.



A 14-year old boy who is not a prodigy but a painstaking, persevering, skillful, industrious fellow whom few can follow because they are not willing to apply themselves as continuously as he.

By C. T. Forcade, Williams Business College, Oshkosh, Wis.

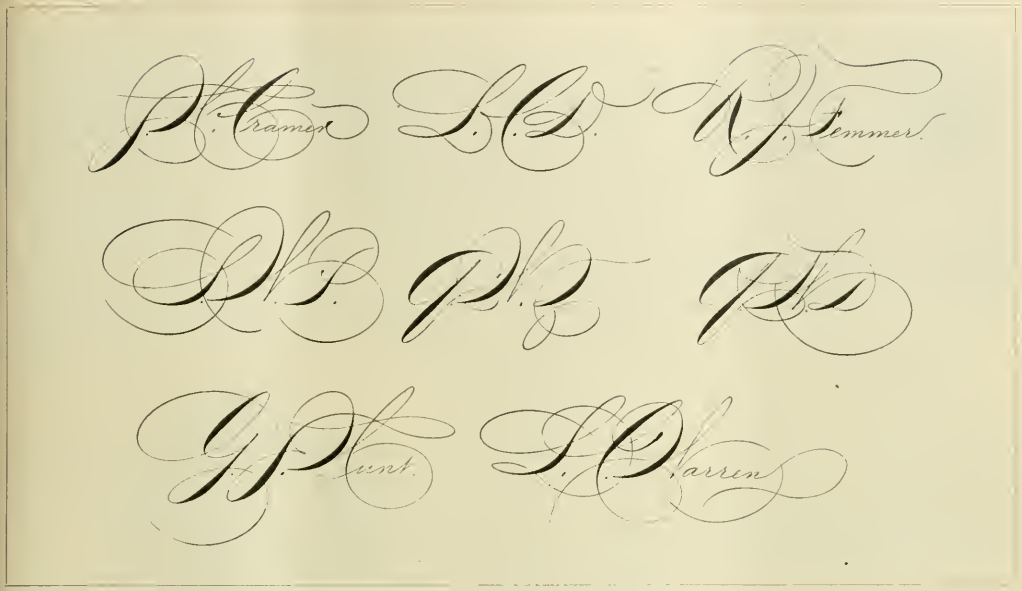
-BEN-THE-PENMAN.-
YOUR NAME
Written on 12 different cards for 20c; ornamental, script, flourished bird and comic style. Send for a dozen. You will like them. B. KUPFERMAN, 127 Federal Street, Boston, Mass.
-EXPERT-CARD-WRITER.-

Get your name written on cards, all colors or plain white. Only 15c. per dozen if you mention this paper. Good AGENTS WANTED. Big Commission.

ARKANSAS CITY, KANSAS

LEARN EXPERT SHORTHAND
from court reporters. Individual instruction by mail. For beginners and stenographers. Easy to learn, write and read. Write for free catalogue.
SUCCESS SHORTHAND SCHOOL
Suite 43, 79 Clark Street, Chicago, Ill. Suite 94, 1416 Broadway, New York City, N. Y.
We have two schools. Address the one nearer you.

Gillott's Pens
The Most Perfect of Pens
PRINCIPALITY PEN, No. 1
VICTORIA PEN, No. 303
DOUBLE ELASTIC PEN, No. 604 E. F.
Gillott's Pens have for seventy-five years stood the most exacting tests at the hands of Professional and Business Penmen. Extensively imitated, but never equalled, Gillott's Pens still stand in the front rank, as regards Temper, Elasticity and Durability.
SOLD BY ALL DEALERS
Joseph Gillott & Sons
ALFRED FIELD & CO., Sole Agents
93 Chambers St. NEW YORK



H. B. Lehman, Central High School, St. Louis, Mo.

POSITION WANTED.

Thoroughly qualified young man of eight years' teaching experience wishes position as principal and manager of first-class business college. Begin work next fall. Salary must be good. Address,

L. S., Care BUSINESS EDUCATOR,
COLUMBUS, OHIO.

THE MADARASZ-TAYLOR specimens, which will appear in the Business Educator during the coming year, are the finest gems of penmanship that we have ever secured for reproduction. They are epoch-making, standard-raising specimens, and will furnish inspiration for ambitious penmanship students for many years to come. Only those who do not care for the genius-arousing influence of these marvelous specimens should miss them.

Some wonderfully Madarasz-like ornate script by R. Guillard, penman, Behnke-Walker Business College, Portland, Ore.

Roundhand

By P. H. Englehart,

ALMEDIA, PA.

Send work and self-addressed postal for criticisms.

Instructions for this lesson in Roundhand came too late, but the practice may be carried on similar to heretofore. [Editor.]

FOR SALE!

Business College Equipment, cheap for cash. Good location in Central New York. Address

J. A.,

Care of BUSINESS EDUCATOR, Columbus, O.

FOR SALE! This is a Bargain—First-class Business College in a city of over 100,000; established fifteen years. Finely equipped, well advertised, doing good business. As I wish to embark in another business within the next sixty days, I offer this school, either managing interest, or entire, at figures which ought to interest you. Address First-class, CARE THE BUSINESS EDUCATOR, COLUMBUS, O.

CAN MAKE YOU A GOOD PENMAN at Your Home During Spare Time.

Why go away to school to master penmanship when by the "*Tamblyn System*" it can be done as quickly at home with less than one tenth the cost and without giving up present occupation?

My book, "*How to Become a Good Penman*" contains copies and specimens and tells how others mastered it, *FREE*. If you enclose stamp your name will be written on a card the finest you ever saw it.

F. W. TAMBLYN, 406 Meyer Bldg., Kansas City, Mo.

Brown's Free Summer Drill for Commercial Teachers

To meet our own great demand for competent teachers in Bookkeeping, Shorthand, Penmanship, and other commercial subjects, we are conducting free drills for commercial teachers at five of our schools. The summer term will begin June 6th. There will be no charge for tuition, books, or supplies, and our only requirement is that those who take the drill be competent graduates of some good Business College. Teachers who desire further information regarding these drills are asked to write at once to G. W. BROWN, PRES. BROWN'S BUSINESS COLLEGES, PEORIA, ILL.,

Mentioning THE BUSINESS EDUCATOR

For Sale! A paying business college located in a Western State in a city of 30,000 inhabitants. No competition. The daily attendance 40 and for night class 25. The yearly income will exceed $5,000 with little or no advertising. Expenses low. Can be bought just now for $1,800. Reason for selling, other business. Write at once.

Address Rare Opening, Care of

Business Educator, Columbus, Ohio

CARDS! For Fine Penmanship

Hand Cut—1,000 3-ply Special Wedding 85c, 5,000, $4.00; 1,000 3-ply colored, 85c. 1,000 3-ply Tinted, 85c by express. By mail prepaid, 500 3-ply Special W., 70c; 500 Colored 70c. 500 Assorted Comic, $1.25; 500 Assorted Scrolls, $1.25.

POST CARDS

Flourish Designs with sentimental readings—something new. They show beauty and skill in an art much admired. Sample dozen 15c. How to succeed in selling post cards. My Album, 2c. Designs and Card Writer's Manual, All about quick selling cards, 2c Your business solicited.

19 SNYDER ST. **W. MoBEE.** ALLEGHENY, PA.

ANNUAL REPORTS

N. C. T. F.

1904 - 1905 - 1906 - 1907 - 1908

We have on hand a few complete sets of the National Commercial Teachers' Federation Annual Reports 1904-1908, inclusive. These complete sets will be furnished while they last at $2.00 per set, express collect.

If you wish one of these sets send P. O. money order today. First come first served. Money will be refunded if your order is too late.

J. C. WALKER, Gen. Sec.

123 Smith Ave., Detroit, Mich.

A SCHOOL FOR SALE.

Profits for first year will bring back its cost, and more. Growing town of 9000; central state; good field; competition honorable. Address, W. L. C., care Business Educator, Columbus, Ohio.

FOR SALE

A prosperous Business College in a Puget Sound city of 6500 inhabitants, only commercial school in county of 38,000 population. Heavily advertised in wealthiest farming community of Washington. Established seven years. Average attendance 40, income $2400. $1500 cash will buy it JUST NOW. Too many outside interests. Splendid chance for right party. Address

"Puget Sound" care of Business Educator, Columbus, Ohio.

Send 10c for my Practical Penmanship; or 20c for my Practical Drawing; both for 25c. Or send 16c for my Easy Landscape Drawings; or 15c for my Paper Folding Cutting and Designing; both for 25c. All four for 50c.

Address Parsons, Keokuk, Iowa.

If you wish to have your name elegantly written on one dozen cards send me 20c or 35c for two dozen and with each order I will send free the finest samples of Written Calling and Comic Cards you ever saw. Something new with Agent's Big Outfit. Blank Cards—the very best for fine penmanship. Hand cut; 17 different colors Sample, 100 postpaid, 15c, 1,000 by express, 75c.

192 Collette St., New Bedford, Mass.

PENS. PENS. PENS.

The best business pen made is

LESLIE'S No. 1 BUSINESS WRITER.

Sample dozen	10c
One-fourth gross	22c
One gross	80c

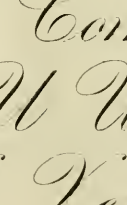
Discount to Schools.

S. E. LESLIE, R. B. I., Rochester, N. Y.

P. S. Send for my free journal, "Penmanship"

FOR RAPID CALCULATION

YOU NEED



ROPP'S CALCULATOR

IT GIVES THE ANSWER INSTANTLY

It will make everyone independent, sure and self-reliant in all practical calculations. It simplifies the science of arithmetic detects errors in calculating, it makes the study and use of figures easy, saves you time, prevents mistakes, relieves your mind and shows the answer in a nutshell, without figuring, as quickly as a watch shows time.

VEST POCKET SIZE } 50c
LEATHER BOUND }

BIER-BLATZ CO. (Dept. Z) Sandusky, O.

G G G Gush C C Compare
E E E Easiness U U Unions
Y Y Yellow R R Renomi
T T Demand Chic D Quad

"The Largest and Most Successful School of its Kind in the World"

F. A. KELEFOVER FORMER EDITOR OF THE AMERICAN PENMAN

Ransomerian School of Penmanship

(INCORPORATED)

PARKER, S. DAK., OCT. 8, 1909.

MR. C. W. RANSOM,
Kansas City, Mo.,

Dear Sir and Friend:

I just received notice, also check, from the State Fair Management advising me that I took first prize for penmanship displays at the State Fair held at Huron, S. Dak., this last September.

I feel quite proud of the fact and hasten to extend you my thanks for advising me along this line, also, the credit is not wholly mine, you come in for the greater share of it. Will try again next year.

As ever,

E. C. NELSON.

POOR PENMANSHIP IS A RISK

And so is poor advertising, you cannot afford to take it, neither can I, and that is why I am making you this special offer of sending you a $5 coupon good to April 15, 1910, to test the merits of this ad.

What impressions do your correspondents get of you? Everytime you sign a letter you are putting on paper an evidence for someone to judge your character and training by. To write a firm, strong hand will add to your equipment no matter how able you are, what position you hold, maybe just enough sometime to turn the balance in your favor. Many a man has been judged by his handwriting—weak, untrained penmanship may be taken by some man you wish to impress as a key to your ability.

I WILL MAKE YOU A GOOD WRITER

My easy and sure course is the short cut to acquiring a firm hand. Former pupils have invariably made good after graduating—my help to you will be just as effective. It will supply the missing link between you and well paid positions. Hundreds of students have taken my Mail Course and their letters express the deepest appreciation for the success they have attained from them. My methods are simple, but scientific and certain. No matter how poorly you write,

THE RANSOMERIAN SYSTEM

Shows you by mail instruction how to acquire a bold, clear, decisive hand—how to write so people unconsciously respect you. Send the coupon today for full particulars about my system—and the enthusiastic letters of students I have trained. Send no money — just this coupon — but send it today. You do want to write better, learn the way.

C. W. RANSOM,
President Ransomerian School
Reliance Bldg., Kansas City, Mo.

Special $5.00 Coupon Offer—Good to April 15, 1910

C. W. RANSOM, Ransomerian School,
Reliance Bldg., Kansas City, Mo.

I am sending you this coupon as per your ad in THE BUSINESS EDUCATOR which entitles me to $5.00 on your complete Penmanship Diploma Course, if used on or before April 15, 1910. Also send me detail information about your superior course in penmanship, a copy of your sixteen page journal and a sample pen free. It is understood that I am under no obligations to take the course, but simply wish information concerning same.

Name..... *Address*.....

This is Mr. F. W. Martin, and his able assistants. Messrs. Lynch and Lewis, in his office, 100 Boyleston St., Boston, Mass.

THE Hausam School Penmanship

METHODS · BUSINESS WRITING · OF · FLOURISHING · ENGROSSING · DESIGNING · WASH DRAWING · LETTERING · INCORPORATED · ORNAMENTAL WRITING

MASTER OF PENMANSHIP

(ABBREVIATED: M. PEN.)

The New Master's Degree. THE HAUSAM SCHOOL, Incorporated Under the Laws of the State of Kansas, is Empowered to Confer This Degree. Our Diploma Course Leads to it. In the Future the Master's Degree from THE HAUSAM SCHOOL will be the Highest Distinction Attainable in any School of Penmanship.

Skillful, Experienced Penmanship Teachers May Take Examination for the New Degree. We have the most beautiful Penmanship Catalog issued by any penmanship school. It will be mailed free to any one wishing to investigate our school. A sample written card goes with the catalog. Address,

Box 255P. THE HAUSAM SCHOOL, Hutchinson, Kansas

FOR SALE A good business school in middle west. Established business. Fine property. New equipment. Wealthy and populous farming community. Well advertised. Cheap for cash if taken soon. G. B. H., care B. E., Columbus, O.

TEACHERS

And others who wish to become expert in their writing and teaching should attend the Palmer Method School of Penmanship, Cedar Rapids, Iowa.

FRANCIS B. COURTNEY, Prin.

Send for Beautiful Penmanship Catalogue.

GETTING OUR SHARE

Of the calls for high grade commercial teachers. Is your name on our list? A wise business policy on your part to have it there.

Write today.

CENTRAL TEACHERS' AGENCY

E. C. ROGERS, Manager. COLUMBUS, O.

THE CALL OF CALIFORNIA FOR 6000 COMMERCIAL TEACHERS

Comes often, O so *Often*, and OFTEN finds me OUT. My office is Headquarters for Superintendents and School Officials of the Great Pacific Coast I hold their Confidence and they ACCEPT my Endorsements.

A Life Membership with me will PROVE the best Investment YOU have ever made. I work for YOU while YOU sleep.

I do not KEEP Specialists on file; I LOCATE them.

WILLIAM HENRY HENSEY, B. A., B. S.,

EDUCATIONAL EXPERT LOS ANGELES, U. S. A.

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

Increasing Demand for Commercial Teachers
FREE REGISTRATION

Stenography, typewriting, bookkeeping, penmanship and allied subjects. Personal recommendation for positions in High Schools, Business Colleges and Universities. Salaries $600 and $1,800.

Your desire realized through THE THURSTON TEACHERS' AGENCY. Address,

ANNA M. THURSTON, MANAGER

378 WABASH AVE., CHICAGO, ILL

FOR SALE Either one-half or a controlling interest in a well-established Commercial School (Incorporated) in one of the largest cities in the United States. The School has done an annual business during the last six years of $38,000 to $48,000. It is well advertised, and the present year's business good. Other business interests makes the sale desirable. For particulars and interview,

Address No. 45, Care of

COLUMBUS, O. THE BUSINESS EDUCATOR

MID-CONTINENT Teachers AGENCY

WATCH US GROW

Our businesss is increasing so rapidly that we have deemed it advisable to establish a Branch Agency in the West. Our Western Branch is located at Rigby, Idaho, Long & Barton, Mgrs. We are the only Commercial Teachers' Agency that has expanded sufficiently to take this important step. Calls are coming to us rapidly from everywhere, and we need more teachers of every kind. **Write That Letter Now!**

J. E. BOYD, Manager

720 Stewart Ave. Kansas City, Kan.

WANTED!

Position by competent and experienced penman in Business College or as Supervisor of Penmanship in City Schools. References gladly furnished.

Address X—Z, Care of

BUSINESS EDUCATOR, Columbus, O.

JULY 1st. We are receiving so many calls for teachers of Shorthand, Book-keeping, Penmanship and kindred subjects for that date, we want every teacher in the United States, whose services will be available at that time, to write us. Emergency vacancies are coming to our notice constantly and we have many good opportunities for September, 1910. Write us at once.

THE INSTRUCTORS' AGENCY

BOXES 29-31 STATION No 2 MARION, IND.

HAVE YOU REGISTERED WITH US?

We want on our list the name of every capable teacher of commercial branches open for position now or in the fall, especially those in the vicinity of New York. 1910 business is already here

UNION TEACHERS' BUREAU, 229 Broadway, New York

$150,000.00 Was paid in salaries last year to persons who secured employment through our Agency. Let us put YOU on the Pay Roll. Free registration if you mention this Journal.

Continental Teachers' Agency

BOWLING GREEN, KY.

TEACHERS What are your plans for next year? Are you seeking promotion or better working conditions? If so, you should register with us. Right now, this early in the year, Associate Manager D'Armond and five stenographers are kept busy every minute. Don't delay if you want to be considered for the best September openings. We take all the risk. Act now.

THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.

WEBSTER GROVES, ST. LOUIS, MO.

R·B·I

TRAINING SCHOOL FOR COMMERCIAL TEACHERS

Enter the Rochester Business Institute now and begin active preparation for Commercial teaching.

There is time to cover a large part of the advanced work of the commercial texts in our bookkeeping and business practice departments by July 5th. This will fit you for the work in our normal courses beginning July 5th and ending August 12th. This preparation will enable you to secure a good commercial teaching position September 1st and allow for a two weeks' vacation after the normal courses close.

Ferris from Big Rapids, Fuller, of Wilmington, Wiers, of Buffalo, Bigelow, of Atlantic City, and Della Justine Long, E. C. Mills, and S. E. Leslie, of Rochester, are among the specialists already engaged for these courses.

Send for our catalogue and summer school bulletin, which give full information.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

1 at $2,400; 3 at $2,000
2 at $1,800; 7 at $1,500

The foregoing figures indicate some of the openings on our books this morning, February 26th, and the regular season really opens about April. Today we have 73 positions to fill—6 in colleges and universities, 18 in high schools, 49 in private schools. Our candidates are already certain of appointment to several of these within two weeks. One of our lady teachers has just been offered $1100 for 50 weeks, without evening teaching. We want another for a great State Normal School at $1000 (Benn Pitman.) We need now 20 men really worth (even though they may not now be getting it) $1500 a year. We shall easily have 20 new fifteen-hundred-dollar positions on our books before we write our May advertisement. There will be scores of others at $1200 and under. We have a few real bargains in schools for sale—only a few. Ordinarily when a man has a school to sell, it is a school that you do not want to buy. We have a few that are different, May we help you?

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

A SPECIALTY BY A SPECIALIST

E. E. Gaylord, Manager Prospect Hill Beverly, Mass.

ALBERT S. PRITCHARD
DIED JANUARY 13
AGE 64.

He was a penman of the old school, having been a student in penmanship under the late George J. Becker at Girard College, where he graduated. He then started to learn the lithographic business, but his abillty leaned towards penmanship, and much ol his time was spent in writing cards, flourishing, etc. In those days, card writing was a main feature in the penmanship business, and he was kept busy several years in this line of work. For more than 35 years he carried on a general engrossing business in Philadelphia. He was a master in his profession. His work was in black-and-white almost exclusively, and in this particular branch of the art, he was considered one of the finest executants in the country. He was a gentleman of cheerful disposition, and a conscientious worker. For over sixteen years he was a close friend of the writer, who appreciated his fine qualities as a man, and admired his superior skill as a penman. His loss will be greatiy felt by all who knew him.

SAM'L D. HOLT.

Big Money
FIRST MONTH

If YOU had been making about $150 a month, would it not make YOU feel good to change to a contract netting YOU $2,000.00 the first month? That is just what was done in Prof. Minter's case. His letter below is similar to nther letters I have received.

A $150 Manager, who earns his money, can average $300 to $500 profit a month conducting a College under the DRAUGHON name. GREATER the earning capacity. GREATER the profits.

I am to open **100** Colleges under a proposition to give Managers all tuition, which will enable a "live wire" to make $300.00 to $500.00 or more a month. If you want "in" on the proposition, GET BUSY. My 24-page pamphlet will tell you all about my plan.

JNO. F. DRAUGHON.

(EXTRACT)

Jno. F. Draughon, President, Nashville, Tenn.

DEAR SIR: I have just completed my first month's work conducting, in Atlanta, a Draughon College under your ten-year plan.

Cash receipts for the month were a little more than $3,100.00. After paying rents, teachers, and for students' supplies, I had about $2,000.00 as profits for month.

I learn that your Knoxville Manager has gone to another climate for health, I would like to get that college and two or three more nearby schools under your new plan, if any of your Managers decide not to change to the ten-year plan. I understand that their present contracts expire in June.

I will, however, open two more schools under your ten-year plan, and would like for you to put me in touch with several "hustling" prospective Managers who possess salesmanship ability, also a few good bookkeeping and penmanship teachers. Very truly

A. C. MINTER, Manager.

Draughon's Practical Business College, Atlanta, Ga.

$2,000.00 PROFIT

WANTED TO PURCHASE
A business college having 50 to 150 enrollment. A school that can show inducements can close a deal. Write "Commercial," care of Business Educator, Columbus, Ohio.

$1. *buys a MADARASZ letter—or 3 fine pieces of POETRY—or a set of CAPITALS and a SWAN flourish, or 25 REPUTATION CARDS, or choice of BISMARK and NERO piece—the DE MAUPASSANT, the WASHINGTON, the ROBESPIERRE specimen.*

$1.50 *gets the BUONAPARTE—the LINCOLN—the SHAKESPEARE, or the ROOSEVELT specimen. Masterpieces of word-building—epigrammatic—compelling—forceful. They'll make you think. Beautiful Scrap-book specimens. The MADARASZ product.*

$2. *or $3 or $4 gets a stick of KOREAN ink, free-flowing, pitch-black.*

$3. *gets a framing specimen of BUONAPARTE, LINCOLN, SHAKESPEARE, WASHINGTON or ROOSEVELT. Suitable and appropriate for any school or office, anywhere. $3 for choice of any two. As specimens of penmanship, they are worth many times the price and as compelling compositions they may be worth le ts $!*

$45. *gets a MADARASZ SCRAP BOOK, containing more inspiration under one cover to the learner or amateur in penmanship than you could buy for $300. Sold also on the installment plan. The highest compliment this work has received are orders for several duplicate books. In a year from now these books will be at a big premium.*

L. MADARASZ, Knoxville, Tenn.

THE BEST IN PENMANSHIP

Done by a penman you never heard of. One who is in the race with Courtney and Madarasz. My work has been on the market only a few days, and here is what a few say about it:

Your penmanship is the best I ever saw. J. C. Estlack, Penman, Eunice, N. M.

Your card writing is the best I ever saw. L. A. Eubanks, Penman, Tyler Com. College, Tyler, Texas.

Your cards are certainly fine. F. W. Tamblyn Penman, K. C., Mo.

I am in love with you because of your fine penmanship. T. H. Gatlin, Penman, Abilene Business College, Abeline, Texas.

Now is your chance. If you want a scrap of my work, order at once. Prices: Artistic Capitals, 75c; Business Capitals, 50c. Signatures prepared for engraving, 50c each. *Written Cards 25c per dozen.*

W. A. Weaver, Kansas City, Mo.

BUSINESS =COLLEGE FAILURES

THE RECORDS will SHOW THAT:

NOT MORE THAN 60 per cent of the business colleges started continue as long as two years.

NOT MORE THAN 25 per cent of the men who establish business colleges have, at the end of SEVEN YEARS, accumulated, out of net profits, tangible assets in excess of $1,000.00; not more than 10 per cent, in excess of $2,000.00.

HOW TO SUCCEED.

Let Draughon tell you HOW a "hustling" Manager can make a NET PROFIT of $300.00 or more a month in conducting a college under the DRAUGHON name, and HOW Draughon established TWENTY-TWO new colleges in FOUR YEARS, making $86.000.00 net PROFIT during THAT TIME, and HOW the Manager of almost any business college can increase its attendance 100 per cent by conducting his college under the DRAUGHON name. Draughon's co-operative plan helps the STRONG and SUPPORTS the WEAK.

JNO. F. DRAUGHON

DRAUGHON has behind his **PROPOSITION:** THE MAN who holds the WORLD'S RECORD for successfully conducting Business Colleges; THE MAN who founded and is now successfully conducting THE BIGGEST CHAIN of Business Colleges in THE WORLD; A NATIONAL reputation; 21 YEARS' successful record; A MILLION-dollar advertising expenditure; A CHAIN of Colleges having MORE BANK INDORSEMENTS than ALL OTHER business colleges in the U. S.; an EXPERT, who who can earn $10,000 a year in the advertising field, to help prepare advertising matter.

Thus fortified, your success in managing a college under the DRAUGHON name is assured.

If INTERESTED in a proposition to manage one of the 100 Colleges to be opened under the DRAUGHON name—giving you a business of your own, with all necessary SAFEGUARDS thrown around you, enabling you to make $300.00 or MORE a month—address

DRAUGHON'S PRACTICAL BUS. COLLEGE CO., Nashville, Tenn.

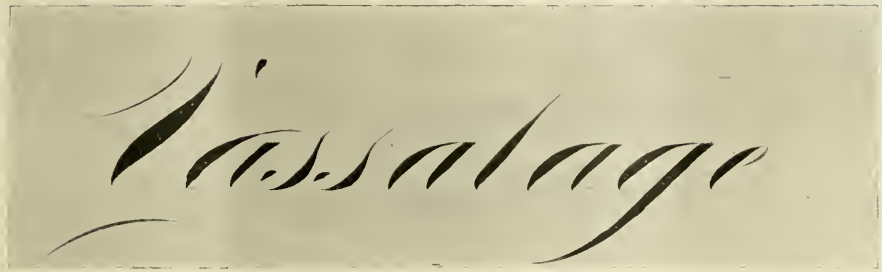
$2,000 PROFITS FIRST MONTH. One Manager, conducting a College under DRAUGHON'S NEW PLAN, recently wrote to know if he could get three more Colleges under the same plan, stating that during the first 30 days' operation of the one College under the Draughon name, he had taken in $3,100.00 in cash, giving him a net profit of more than $2,000.00 for 30 days' work.

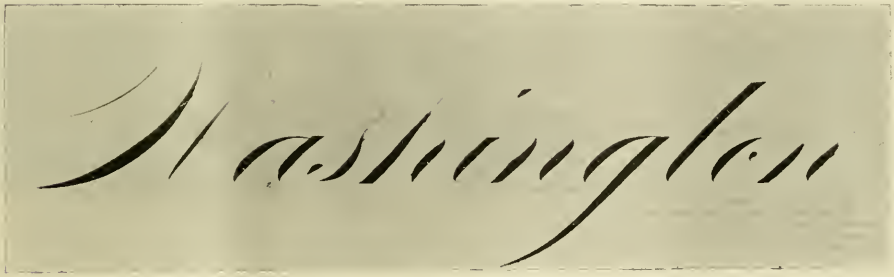
A THOROUGH, PRACTICAL, PEDAGOGIC BUSINESS TRAINING SYSTEM

MODERN ILLUSTRATIVE BOOKKEEPING

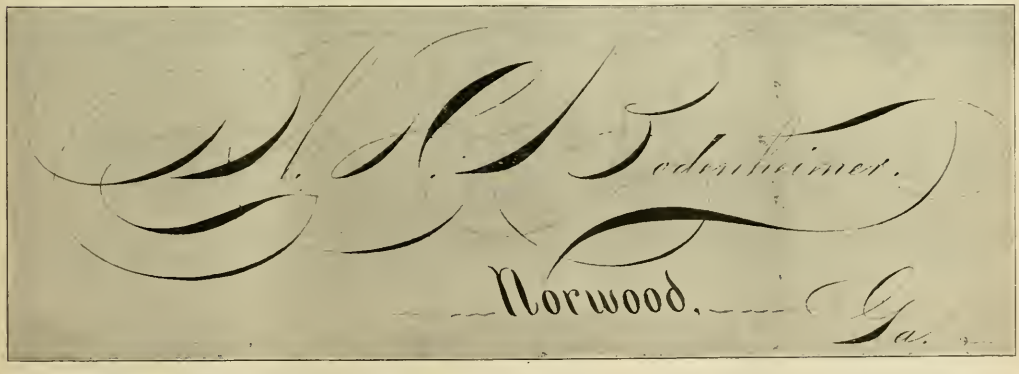
The Revised Edition of the Introductory Course is now ready
Incoming Vouchers 45c. Outgoing Forms 50c. Blanks 40c. Text $1.00

AMERICAN BOOK COMPANY, Commercial Publications Department, CINCINNATI





Free-hand Roundhand by the wonderfully skillful Madarasz, Knoxville, Tenn.



This is an unusually successful reproduction of a superscription on a large envelope as placed there by the masterful pen of Mr. A. D. Taylor. This is just as written except the lines in the original are finer and more delicate and graceful. The shades were "built up" after the first off-hand effort, but it was actually written in a bold manner and precisely as accurate as herewith illustrated. Here we have the maximum of form and skill in one product. The haziness of some of the lines is due to the screen used in reproduction, the lines being too delicate to engrave by the usual method.

Lessons in Text

LETTERING

A. W. KIMPSON

3937 Park Ave.

Kansas City, Mo.

For this month we give you a form of Gothic Letters. Lay your alphabet out carefully but lightly with pencil. Then take a Gillott 170 or 303 and outline letters over pencil marks using ink with good body. After this take sponge eraser or pieces of art gum and erase pencil marks left showing. Do not use ordinary pencil rubber for erasing as it ruins the surface for pen work. Next filt your letters in with broad pointed pen and retouch with pen used in outlining. You will find these letters useful as start letters, initials, etc. on resolutions and other pieces of engrossing. They may be varied; making them tall and compact or low and extended, depending upon the use you have for them.

FRESH FROM THE PEN

Specimen Business Letter - 15c
Specimen Ornamental Letter - 25c
One dozen Cards - - - 20c

Agents Wanted

Resolutions Engrossed. Prices Reasonable.
Write to-day.

E. H. McGHEE,
255 Mercer Street, Trenton, N. J.

WHEN Such discerning penmen as *R Guillard*, Portland, Oreg.; *A. W. Kimpson*, Kansas City, Mo.; *G. C. Brink*, Argentine, Kas.; *A. M. Kiesling*, Washington, D. C.; *E. A. Cast*, Bend, Oreg.; *A. Mohler*, Kewanee, Ill.; *C. F. Dail*, San Diego, Calif.; *J. A. Snyder*, Big Rapids, Mich; *G. W. Paulus*, Grand Rapids, Wis., and then some, put out $45 for a *Madarasz Scrap Book*, isn't it about time for some of you other good fellows to invest in some Madarasz writing? No method of reproduction has ever done justice to the ornate writing of *L. Madarasz*. A wee-bit of a circular tells more about it and..... **L. MADARASZ, of Knoxville, Tenn,**

FINE PENMANSHIP

Superior courses in *Business and Ornamental Penmanship*. All copies are pen written. Enclose 2c stamp for specimen of my writing and circular.

H. B. LEHMAN
Central High School ST. LOUIS, MO.

YOUR SIGNATURE

Written in the Mills style of business writing and a cut furnished of the same for $2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,

E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.

Send now 50 cents 6 issues

CASH PRIZE ART CONTESTS In Every Issue of the STUDENTS ART MAGAZINE

Teaches DESIGNING, CARTOONING, ILLUSTRATING, LETTERING and CHALK-TALKING. Publishes and Criticises Students' Work.

Address G. H. LOCKWOOD, Editor
Instructor I-S ART SCHOOL. Kalamazoo, Mich. Dept. B-21

Telephone Wal 4452

S. D. Holt Engrosser

Designing Illuminating

Resolutions Memorials Testimonials Engrossed Diplomas Designed Engraved

1208 Chestnut St Philadelphia

Resolutions and Diplomas

engrossed in German Text, Old English or Roundhand. Cards elegantly written, 25c per dozen. Business writing thoroughly taught by mail.

ROSE C. BEAM, Pen Artist,
Washington, N. J.

LEARN TO ADD! MENTAL ADDITION SIMPLIFIED

By using my method you can add figures in columns with the same ease and rapidity that you read letters in words. *Anyone* can quickly familiarize the 165 possible combinations of figures. So simple and effective you wonder why you never thought to do it before. Full instructions, postpaid, 50c. If dissatisfied, return the book; money and postage back immediately and *without a word*. Anything fairer? You assume *no risk*, and will never profit more on a 50c investment. Add in the *right* way and *avoid* the brain-numbing drudgery of *hap-hazard* addition.

THE SECRET OF RAPID ADDITION

Essential to Success in accounting. A necessity to everyone.

To School Proprietors.

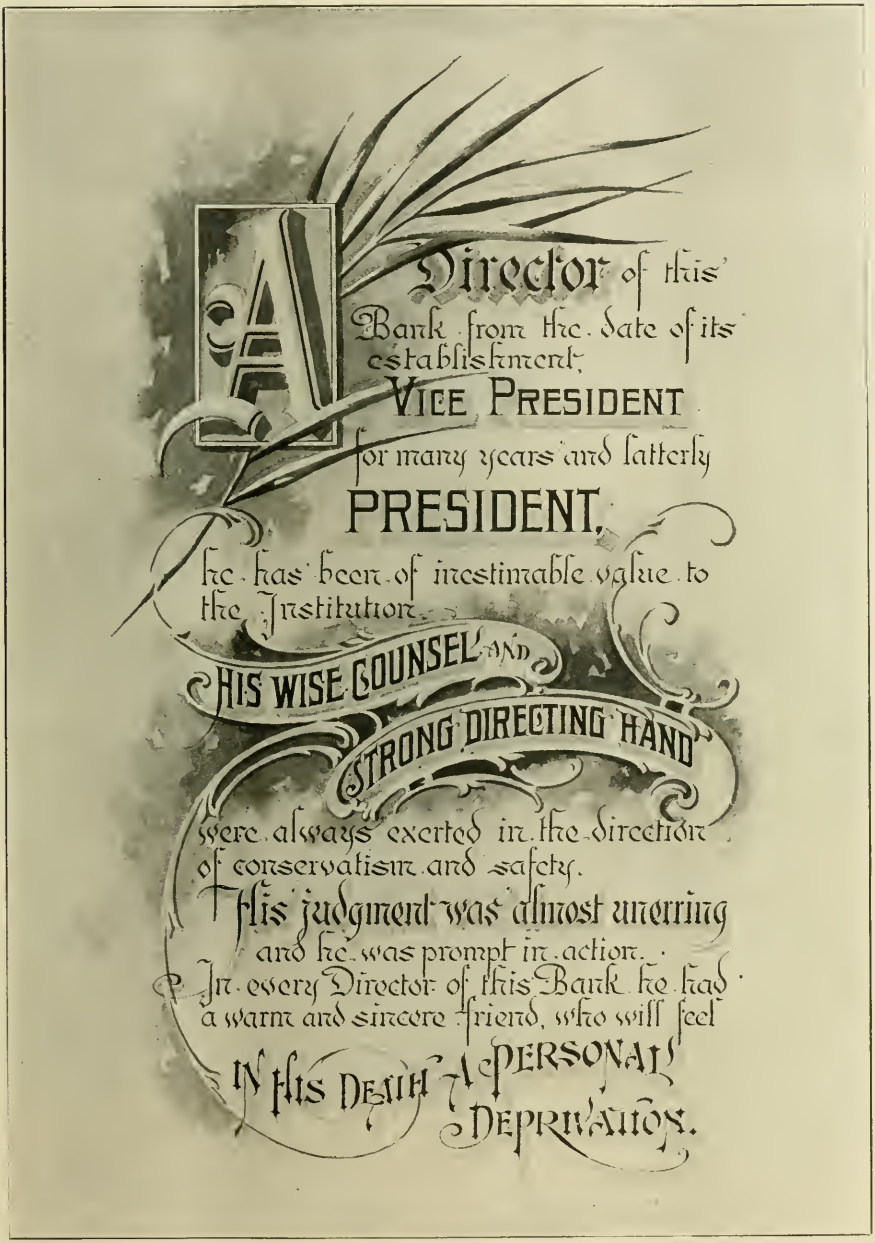
Why not give your students a *fair* start in business life by teaching them *modern* addition! Theoretical instruction in bookkeeping can *then* result in great *practical* ability and earning power. Particulars free.

C. H. NICHOLSON
R. 192, 144 East 34th Street, N. Y.

Are you sure that you are getting the **best**?
Are you satisfied with your present handwriting?
Do you want better copies or instructions that tell you how?
My lessons by mail are best because they enable my pupils to write better and do it in a shorter time.
Lessons in Business and Ornamental Writing, Card Writing, Lettering and Engrossing.
Write for my Journal "Penmanship."

S. E. LESLIE

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.
P. S.—My Engrossing Course enables amateurs to become professionals.



By P. W. Costello, Scranton, Pa., being the fourth of a series of seven album plates.

DESIGNING and ENGROSSING
By
E. L. BROWN,
Rockland, Me.
Send self-addressed postal for criticism, and stamps for return of specimens.

Business men of the progressive class are ready to buy designs possessing merit for hundreds of purposes, including labels, posters, letter heads, cover designs, etc., but the designs must be well done and out of the ordinary to command highest prices.

The initial "B" is strong in color values and simple in treatment, making it an excellent study. First make a careful pencil drawing, following with ink, using care in the quality and arrangement of the lines.

COVER DESIGN—Here is a neat sample of decorative pen-drawing for a small folder cover, size of outside ruling 5x9¼ inches. Lay off entire design in pencil, aiming for strong, snappy scrolls, with color values indicated.

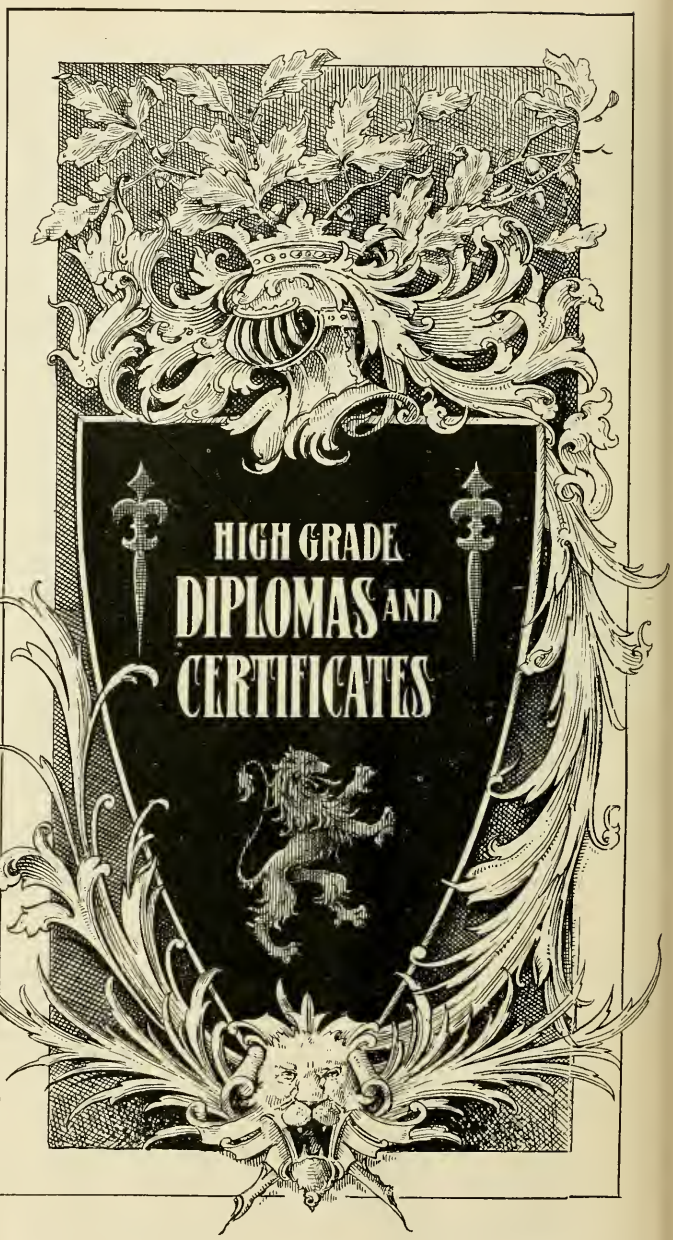
All drawings for zinc etching must be executed in je black India ink. Study the design critically and aim to produce the very best drawings of which you are capable.

AUTOMATIC SIGN PENS
25 YEARS ON THE MARKET

Makes lettering in two colors or shades AT ONE STROKE from one color of ink.
SPECIAL OFFER: 6 Marking or 6 Automatic Shading Pens with two colors of Automatic Ink, Alphabets, Figures, Etc., for $1.00 postpaid. Catalog free. Address
Newton Stokes Shading Pen Co. Pontiac, Mich

91
LESSONS IN PENMANSHIP
By FRED BERKMAN of
The Blair Business College
SPOKANE, WASH.
Price 50c. Discount to Schools

CORRESPONDENCE AND RESIDENT COURSES.
CARTOONING ILLUSTRATING DESIGNING
G. H. LOCKWOOD, Art Instructor
20 years experience, author of first and latest, most thorough and practical, Art Courses in U. S. Successful graduates furnish "THE PROOF." Guarantee plan. See lessons before you enroll. STUDENTS ART MAGAZINE and 3 nifty catalogues for stamps.
Lockwood-Stoltz Art School
Kalamazoo, Mich. z Dept.



WE WANT YOU TO INVESTIGATE OUR

20th Century Bookkeeping

SOUTH-WESTERN PUBLISHING CO., KNOXVILLE, TENN.

BOOK REVIEWS

Those of our readers who are interested in commercial art and illustration, and who are desirous of pursuing a course of instruction either by correspondence or in a good school, should secure a copy of and subscribe for the Students' Art Magazine, Kalamazoo, Mich., G. H. Lockwood, Editor, Volume 3, No. 4, is before us, and it is a distinct and decided success. It is alike artistic and helpful. Mr. Lockwood has started out with a high standard in this initial number of the new form of the magazine, and we have reason to believe he will maintain it. The number before us is alone worth the subscription price, which is but 50c a year.

About the middle of March the official Report of the National Commercial Federation and Constituent Associations for 1909, reached our desk, containing as it does the proceedings of the fourteenth Annual Convention, held in Louisville, Ky., December 27, 28, 29 and 30, 1909. It is published by the Federation, J. C. Walker, General Secretary, 123 Smith Ave., Detroit, Mich. It is bound in blue and contains 313 pages. It impresses us as being a specially well prepared book, and is therefore a fit representative of the organization and profession. It is furnished free to members. If you are not a member, you ought to become one and secure this volume, containing the principal papers and addresses delivered at that meeting. It is a distinct credit to Pres. Lockyear's administration.

The Weaver Brothers, Alliance, O., are sending out some attractive diplomas in album form for public schools. The samples before us are covered with white flexible covers in imitation of alligator leather. The diploma part is printed on unusually heavy, high grade parchment paper. The entire booklet is covered with fancy transparent paper.

Pitman's Abridged Shorthand Dictionary, 75c, Isaac Pitman & Sons, 31 Union Square, New York City, is the title of a compact pocket edition of the larger book by this same name. The little book in question comprises 226 pages. It is designed to furnish in compact form a guide to the best phonographic forms for the more common words in the English Language according to the Isaac Pitman System of Shorthand. To students and stenographers this little book will prove to be a handy reference book in time of need.

SOULE—HOWE

AN INTERESTING PERSONAL LETTER TO THE EDITOR WHICH HE HEREBY PASSES ON TO OTHERS.

West Philada., Feb. 21, 1910.

My dear Zaner:

I am pleased to inform you I have joined forces with Mr. J. E. Soule, of this city, in the engrossing business. I regret to say that he has not been feeling as well lately and he called upon me to assist him in his work. I am glad that I was available so that I could carry on the work while he was away recuperating at Palm Beach, Florida. I was surprised at the magnitude of his business, and since I have been working with him, have had it demonstrated to my entire satisfaction.

His fine studio in the Land Title Building conveys the impression of prosperity to all who enter it, and is far different from the average engrossing studio in location and furnishing.

An important factor in Mr. Soule's success is his wide acquaintance among the prominent men in the City and State, and it is safe to say that no other engrosser in the country has so many acquaintances of high standing as he has. Governor Stuart, of this State, Mayor Reyburn, of Philadelphia, and U. S. Senator Penrose, are numbered among the most intimate friends of Mr. Soule. He does all of the City of Philadelphia's engrossing, and that of the State as well.

The most important factor of all in Mr. Soule's successful career, is his character as a man. I have known him long enough to know that he is the soul of honor in discharging his obligations.

He commenced his business with high ideals constantly before him, and applied business methods in all his dealings—experience has proved that he has builded most wisely.

You would be surprised to know of the great number of Railroads and Corporations that are constantly coming to him for Memorials and Complimentary work and the numerous Bank and Trust Cos. and other great corporations from all parts of the U. S., and Canada who need his services. One of the most interesting features of his work is what he does for foreign Courts and Governments. A short time ago, I assisted in preparing a piece for the Government, of Korea and it was most interesting work, as much of it had to be made in their peculiar alphabets. He now has on hand an order from the Dominion of Canada. So you can see I am gaining valuable experience by assisting in high class work, which requires careful study and artistic skill. Mr. Soule doesn't encourage small and cheap work but tries to elevate the taste of his customers so that they will not be satisfied, except with the finest of work, and I can say *they get it here.*

CHARLTON V. HOWE.

1747 N. Wilson St.

FREE TUITION SCHOLARSHIP

Carnegie College gives Free Tuition by mail to one student in each county.

COMMERCIAL NORMAL ACADEMIC COURSES

Bookkeeping	*Arithmetic*	*Literature*	*Rhetoric*
Shorthand	*Geography*	*Latin*	*Geology*
Penmanship	*Grammar*	*Algebra*	*Botany*
Com. Law	*History*	*Geometry*	*Physics*

Cut out this Ad. draw a line through each study desired, and mail with application for Free Tuition to

CARNEGIE COLLEGE, ROGERS, O.

The Foundation for Prosperity

Must be carefully laid. Business success is almost impossible without adequate preparation. The doctor and the lawyer are not allowed to practice until they have given their subjects careful study. Why should it be otherwise with the business man?

The value of the commercial school as a preparatory school for business depends largely upon the course of study pursued. The best schools arrange the most useful courses, and select the most carefully prepared text-books. The choice of thorough and practical text-books has much to do with the success of any school and its pupils.

Practical Text-books were written to prepare students for real business. The impractical and unnecessary parts are omitted, leaving the things that are essential to business success. Practical text-books were prepared by men of business experience—that's why they are practical. Every teacher should be familiar with them before choosing his text-books.

We publish a full line of text-books for commercial school work. Your attention is especially called to our new "Arithmetic Aids", a work on the subject of short methods and speed in calculation. Write for sample pages and additional information. We pay the freight.

PRACTICAL TEXT BOOK COMPANY
CLEVELAND ~OHIO

Reduced Illustration of No. 15. Lithographed on Crane Bros. Record Paper 15x19 inch. Blanks 10 cents each. With name of school and location inserted by hand, 40 cents each.
Only a limited number of the first run at above prices. The next lot will cost more. Order by number.
F. W. MARTIN & CO., 100 Boylston St., Boston, Mass.

Your name written on one dozen cards, white or colored, for 20 cts. Comic cards. Send for free samples. Agents wanted.

ARKANSAS CITY, KANS.

College of Penmanship and Drawing

One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelchner.
If interested write for information. Address
Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.

HIGH GRADE DIPLOMAS AND CERTIFICATES.

"A Diploma That is Different"

Read what one of America's foremost penmen and business educators says:

Huntsinger Business School, Hartford, Conn.
My dear Mr. Brown: Feb. 1, 1910

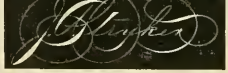
Your letter of recent date is received, also the copy of your illuminated diploma. This is a new departure for a diploma and an admirable one. You are getting away from the old order of things and pleasing the eye, not only so far as form and accuracy of outline are concerned, but also that subtle influence termed "color." The illumination upon the diploma you have sent me is beautiful. I feel sure that this new form of document will give satisfaction, and will have a potent influence to revise opinions and standards for diplomas. The size too, is agreeable—smaller—therefore better. Let me congratulate you upon your achievement. You deserve success and I feel sure you will receive it. Yours very sincerely,
E. M. HUNTSINGER.

Made to Order Diplomas a specialty. We can save you money on the most artistic and up-to-date work. Estimates and sketches furnished. Place your order within thirty days and avail yourself of our special inducements. *The H. & B. Imprint* guarantees the quality. *We Lead* in all that is best in diploma making. Send for Catalog; ask us for full-sized samples.

HOWARD & BROWN,
Makers of Fine Diplomas ROCKLAND, MAINE

HIGGINS' ETERNAL INK / ENGROSSING INK
WRITE EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 30c.)
These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire.
If your dealer does not supply these inks, send to
CHAS. M. HIGGINS & CO., MFRS.,
271 NINTH ST. BROOKLYN, N. Y.



BIGGER BRIGHTER BETTER THAN EVER

PENMAN WESTERN STATE NORMAL

Specimen Letter, Business Hand	$ .50
Specimen Letter Ornamental and Superfine	.75
Wedding Invitations, dozen	1.50
Written Cards—very fine, dozen	.25
12 Lessons in Business Writing	7.50

DIPLOMAS ENGROSSED—German or Old English

NOTE All card orders of 50c or over are packed with tissue in neat imitation wood box—a fine idea for ambitious penmen.

J. A. STRYKER, Kearney, Nebr.

Publishers and Advertisers will thank you for mentioning The Business Educator.

$ LEARN TO WRITE

At Home. America's Finest Penman teaches you. Complete new compendium, 6 position plates, 98 lines of copy, Dashy off-hand flourish and a large sheet of instructions for practice All for a dollar bill.
Francis B. Courtney, Cedar Rapids, Ia.

FOR SALE The plates of a Compendium of Business Penmanship, including a fair sized stock of the Compendium. The work is being used in schools, orders for as many as fifty copies at a time being received. The book is especially adapted for a mail course in penmanship. A good chance for someone to get a good work at a bargain. The work will sell readily if properly advertised and a good profit could be made on it. Owners can't push the sale of it as it should be pushed, other matters taking their time; hence their reason for offering to sell it. Address,

A. R. G.,
Care of Business Educator, COLUMBUS, O.

ESTERBROOK'S PENS

"Easy to write with, CORRECT DESIGN — UNIFORM TEMPER — Hard to use up." DURABILITY

150 STYLES

A 1 PROFESSIONAL
Fine pointed and elastic for card writing

TEXT WRITERS
Made in 3 widths and with long point to both left and right

453 BUSINESS AND COLLEGE
With fine and extra fine points. Elastic and smooth writing

ESTERBROOK STEEL PEN MFG. CO.
26 JOHN ST., N. Y. CITY — CAMDEN, NEW JERSEY

If you want a position or a teacher, consult the advertisements in our columns, and if you do not find what you want, advertise in the B. E.

Penmanship Copies
REPRODUCED IN FIRST CLASS STYLE BY
The Franklin Company
346-350 DEARBORN ST
Chicago, Illinois

FINEST PENMANSHIP SUPPLIES OBTAINABLE.

PENS AND HOLDERS.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00 ¼ gross 25c 1 dozen----------12c

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c. ¼ gross 25c. 1 dozen 10c

Zanerian Medial Pen—A high-grade medium, extra smooth pen for business writing. None better. Just right for students and accountants. Gross 75c ¼ gross ----------25c

Zanerian Business Pan—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c. ¼ gross 25c. 1 dozen---------10c.

Gillott's Principality No. 1 Pan—A fine writing pen. Gross $1.00, ¼ gross 25c. 1 dozen ----------12c

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ gross 25c, 1 dozen----10c

Gillott's Magnum Quill E. F. No. 601 Pen—A bnsiness pen. Gross $1.00 ¼ gross 25c, 1 dozen----------12c

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ gross 25c, 1 dozen--------12c

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens----15c

Gillott's Grow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens 15c

Soennecken Lettering Pen — For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2 2½, 3, 3½, 4, 5, and 6 single pointed and 10, 20, and 30 double pointed. ----------25c

Double Holder for Soennecken Pans—Holds two pens at one time------10c.

Zanerian Oblique Penholder—Handmade, rosewood, nearly 12 inches long, a beautiful and perfect holder. 1 holder ----------50c

Fine Art Oblique Holder— Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. Nearly 12 inches long. 1 holder sent in a small wooden box----------$1.00

Zanerian Expert Oblique Holder—Very carefully made and adjusted, 7½ inches long. We can furnish this holder in both black and natural wood finish. One holder, 15c; three, 30c; six, 50c; one dozen, 90c; two dozen, $1.60; ¼ gross, $2.30; ½ gross, $4.25; 1 gross, $7.75.

Excalsior Oblique Holder—The best low priced oblique holder made. Many hundreds of gross have been sold. One holder, 10c; six, 35c; one dozen, 60c; ¼ gross, $1,35: ½ gross, $2,60: and 1 gross, $5.00.

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c, 12 holders----------65c

CARDS, INK, PAPER, ETC.

Blank Cards—White bristol with finest surface for fine penmanship.
100 by mail postpaid ----------$ .28
500 by express ---------- .75
1000 by express ---------- 1.35

Black Cards—Best made for white ink.
100 by mail postpaid ----------$ .28
500 by express ---------- .75
1000 by express ---------- 1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.
6 sheets by express ----------$ .60
12 sheets by express ----------1.00
2 sheets by mail postpaid ---------- .50

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½x23 inches.
6 sheets by express ----------$ .40
12 sheets by express ---------- .70
3 sheets by mail postpaid---------- .50

Black Cardboard—Finest for white ink. Sheets are 22x28 inches.
6 sheets by express ----------$ .50
12 sheets by express ---------- .75
2 sheets by mail, postpaid--------- .50

Wedding Papar—Finest for penmanship or drawing. Sheets are 21x33.
6 sheets by express ------ --------$ .50
12 sheets by express ---------- .70
3 sheets by mail, postpaid-------- .50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawing for photo-engraving.
1 bottle by mail, postpaid---------$ .30
1 dozen bottles by express---------2.00

White Ink—Very fine.
1 bottle by mail, postpaid---------$ .25

Arnold's Japan Ink—Nearly ½ pint bottle by mail postpaid----------$ .40
1 pint by express---------- .45
1 quart by express---------- .75

Writing Papars—All our writing papers are 8¼10½ inches in size and contain 960 sheets to the ream. Ruling is faint and can be furnished wide (½ inch) or narrow (⅜ inch).
Extra fine 14 lb. white wove—
1 ream by express----------$3.15
½ " " ---------- 1.60
¼ " " ---------- .95
50 sheets by mail postpaid------ .55
Extra fine 12 lb. white wove—
1 ream by express----------$2.70
½ " " ---------- 1.45
¼ " " ---------- .80
100 sheets by mail postpaid ------ .65
Extra fine 10 lb. white wove—
1 ream by express ----------$2 15
½ " " ---------- 1.20
¼ " " ---------- .70
100 sheets by mail postpaid ------ .60
Extra fine 12 lb. Azure (blue)—
1 ream by express ----------$2.20
½ " " ---------- 1.20
¼ " " ---------- .70
100 sheets by mail postpaid ------ .65
Extra fine 17½ lb. Wedding stock—
1 ream by express ----------$4.50
½ " " ---------- 2.50
¼ " " ---------- 1.40
50 sheets by mail postpaid ------ .70
Medium Grade Practice Paper—
1 ream by express----------$1.70
½ " " ---------- .95
¼ " " ---------- .55
100 sheets by mail postpaid ------ .65
Send 5 cents in stamps for a sample sheet of each of the six grades.

All goods go by mail postpaid, except those mentioned to go by express, on which purchaser pays carriage charges. Of course the cheapest way to secure the heavy goods is to order fair sized quantities and have them go by freight.

We handle the best and can save you money. Cash must accompany all orders. Prices are too low to keep accounts.
Remit by money order, or stamps for small amounts.

Address, ZANER & BLOSER, COLUMBUS, OHIO.

Publishers and Advertisers will thank you for mentioning The Business Educator.

Bookkeeping and Accountancy

The New Bookkeeping we will publish shortly will be found to contain many new and original features

True Science Simplifies Any Subject:

Accountancy Treats of the True Science of Bookkeeping

Therefore our new work will be easier for the beginner instead of more difficult, although it is true that it will show many decided departures from old methods. **For the beginning students** the new work gives a choice of **four courses of study.**

Teachers can select either the *ledger account* method, the *theory* method, the *theory and practice* methods combined, using the accompanying business papers, or a combination of two or three of these methods in the early part of the course. In addition, *business transactions with offices are provided in connection with the regular sets,* if desired.

Students who complete the course will not only have a thorough, practical knowledge of the art of bookkeeping, but they will be thoroughly grounded in the principles of accountancy and will have the foundation laid for higher courses for certified public accountants.

The new work is true to the theory and practice of accountancy, and has the endorsement of a number of the leading, best known and influential practicing accountants in the country. It represents the work of years, not of a few months.

Teachers everywhere should get in correspondence with us, because as soon as the new work is published we want the public to know what it is. It is worth the earnest consideration of everyone interested in the subject.

Sadler-Rowe Company, Baltimore, Md.

Birch's Rapid Calculation

Public Schools Are notoriously weak in handling numbers. They are both slow and inaccurate. Yet there is nothing more to be desired, from the standpoint of parent, teacher, or business man, than the development of facility in figuring on the part of the student who is preparing for the business of life.

Accuracy and Speed in Calculation Are not hard to acquire. There is nothing that can be secured so quickly and so surely and at so small an outlay of time and money as the power to handle figures with automatic accuracy and speed. There is no field which offers a better opportunity to commercial schools to show the practical value of their training. There is no course that will prove more popular or interesting than that given by Birch's Rapid Calculation.

Birch's Rapid Calculation Is already widely used, and wherever it is used it creates great enthusiasm among the students and the result is a marked improvement in the standards of work done not only in the calculation class alone, but in all the work of the school, especially the arithmetic and bookkeeping. The lesson leaves are prepared so as to economize the student's time, and enable him to get the most out of the twenty minutes each day devoted to this enlivening work. No outside preparation is required of the student, and the teacher checks the work as it is handed in. If you haven't considered the use of this excellent course you owe it to your students to do so at once. Your correspondence on this subject is invited.

TEACHERS: Are you looking for a position for next year? Send us your name at once, so that we can put it on our "Situation Wanted" List. Your name will not be published.

CHICAGO 378 Wabash Ave. **J. A. LYONS & COMPANY** NEW YORK 1133 Broadway

THE BUSINESS EDUCATOR

TEACHERS' PROFESSIONAL EDITION. ONE DOLLAR A YEAR
MAY, 1910

OMAHA

is the place and May 26-27-28 is the time of the Central Commercial Teachers' Association Convention.

Read and Heed Cragin on "A Young Napoleon of Finance" in this number.

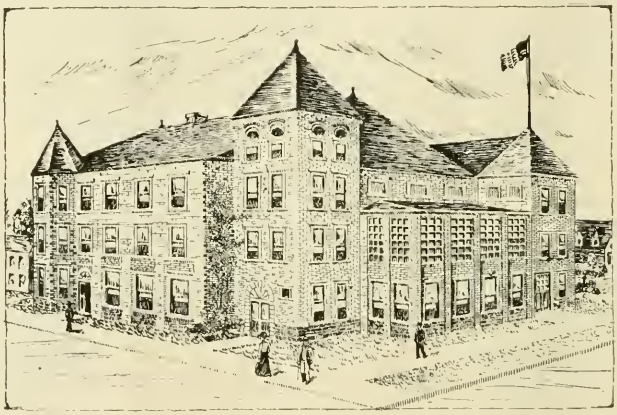
Report of the Washington Convention of the E. C. T. A. in the Professional Edition of this issue.

ZANER & BLOSER
PUBLISHERS
COLUMBUS, OHIO

Bliss System of Bookkeeping

BY ACTUAL BUSINESS AND BUSINESS PRACTICE METHODS

Our Actual Business System requires a minimum number of seven offices, all transactions being performed over the counter. The offices, equipped with the latest and most up-to-date office books and appliances, are occupied by the advanced pupils, where they secure an actual office experience.



OUR FACTORY:

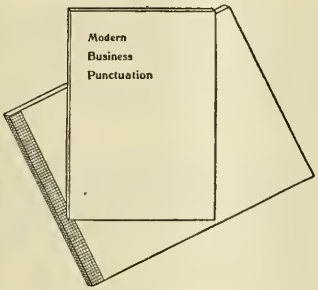
The Place in Which 80 Tons of Paper are Manufactured into Bliss System Supplies, each Year.

Our Folder System is a Semi-Actual Business System and requires the use of but one office, the Bank. This system can be used successfully in the smallest as well as the largest classes.

LET US HAVE YOUR ORDER

F. H. Bliss Publishing Company

SAGINAW, MICHIGAN



One of "Our Good Teachers."

Modern Business PUNCTUATION

With Exercises

By B. J. CAMPBELL

The Practice that makes Perfect. It lightens the work of the teacher. It brightens the work of the student.

It Produces Results

Best and Cheapest

KIMBALL'S BUSINESS SPELLER

A Course in Classified Business Words, Synonyms, Antonyms, Homonyms and Miscellaneous Words. 5,100 essential words, carefully selected, correctly spelled, properly pronounced and acceptably defined. The most popular commercial speller on the market today. Cloth, 140 pp.

SUPERIOR SPELLING BLANK

Designed for use in Commercial Schools, High Schools and wherever the subject is taught by Written Exercises. Space in upper part of page for fifty words. Space in lower part for fourteen corrections or for extra words. Heavy Tag Cover, 64 pp.

It is Never too Soon to Change to the Best

KIMBALL'S BUSINESS ENGLISH

With Lessons in Business Letter Writing, Capitalization and Punctuation. A logical and correct presentation of the facts and rules relating to English grammar, the formation of forcible phrases, sentences and paragraphs, and the rounding of the whole into effective English composition. Cloth, 160 pp.

ERSKINE'S MODERN BUSINESS CORRESPONDENCE

A Practical Treatise on the Writing of Business Letters, including voluminous exercises in Word Study, Synonyms, Punctuation, Ad Writing, etc. Designed to develop the ability to use plain, clear-cut, terse, but withal graceful, forceful and effective English in a business letter. Cloth, 175 pp.

THE BOBBS-MERRILL COMPANY, Indianapolis, U. S. A., Publishers of "Good Teachers."

In Teaching Bookkeeping

It Pays to Begin Right

Lockyear's

INDUCTIVE BOOKKEEPING

Offers advantages over any other system on the market.

Highly endorsed by some of the largest schools in the country. Especially well adapted for correspondence instruction. Unexcelled for beginning classes in Parochial and High Schools. Sample outfit, including teachers reference book, sent to any teacher or school, charges prepaid, on receipt of $1.00. Correspondence solicited.

Address,

M. H. LOCKYEAR

EVANSVILLE, IND.

Spencerian Chartier Shorthand

Those who have investigated the Spencerian Chartier system, to the point of knowing it, find that there is not a word in the English language which they cannot write with this system—write it without a pen lift, something that is not claimed for any other system, living or dead.

They also find that they can read fluently what they write, even though they have been studying the system an average of one hour a day for only a few weeks.

They also find that they can read not only what they write with the system, but what anyone else writes.

Please notice that that point gives Spencerian Chartier Quick Writing its world-wide and epoch-making significance. ONE CAN READ WHAT ANYONE ELSE WRITES.

SPENCERIAN CHARTIER SHORTHAND is taught by mail in TEN SIMPLE LESSONS to teachers, free of charge. Send for first lesson and begin the most fascinating study of your life.

SPENCER PUBLISHING CO.

707 Common St. NEW ORLEANS

Higher Accounting

Conclusive Evidence of Efficiency

Recent registrations include men from all parts of the country, accountants, bookkeepers, bankers, commercial teachers, business college principals, etc. In one case the proprietor of a large well known business school and two of his teachers registered at one time. I have several cases of two persons registering together.

Satisfaction is assured to the person who registers for the Bennett Accountancy Course. It prepares for C. P. A. examination or for better work as accountant or teacher.

In a recent letter Professor Enos Spencer commended my course and stated that he had recommended it on several occasions No higher testimonial could be desired.

If you are progressive ask for a Catalogue.

R. J. BENNETT, C. P. A.

1421 Arch Street, PHILADELPHIA, PA.

Civil Service Employment

Is attractive and remunerative. Your pay is sure; there is an annual vacation; the prospects for promotion are good.

Having successfully coached scores of students for the clerical examinations given by the Civil Service Commission, I feel certain that I can do as much for you.

Here is my offer: For $5.00 I will coach you for either the Clerk, Bookkeeper or Stenographer and Typewriter examination. If you finish my course properly and then fail to pass the examination, I will refund half the amount.

Should you desire assistance in any of the commercial branches, write to me. I can render you valuable aid.

Write to me regarding your desires and enclose a two-cent stamp. I will give your answer my personal attention.

C. E. BIRCH, Effingham, Kan.

School Advertising

Before placing your order for catalogues and other advertising matter, send for our new samples, consisting of a catalogue in colors—something entirely new, giving ample space for such photos as you wish to publish and your own reading matter, also a novelty folder of unique shape peculiarly adapted to business colleges, college journal in colors, all new illustrations and well balanced with reading matter; also 1,000 original illustrations to select from.

HERE'S A PLAN THAT WILL GET STUDENTS. Have you received descriptive matter of the new $15 plan that will enable you to increase your attendance without solicitors and newspaper advertising? Our plan used exclusively without newspaper or solicitors, increased one school's daily attendance from 288 to 370 students. Samples postpaid if request is on your letter head.

HARDING ADV. CO.,
(Incorporated)

655 Broad Street
NEWARK, N. J.

A Sweeping Victory for Gregg Shorthand

World's Shorthand Championship of writers of not more than ten years' experience won by **Fred H. Gurtler**

IN the Fifth International Shorthand Speed Contest for the Miner Medal, held at Washington, D. C., March 26th, a writer of *Gregg Shorthand*, Fred H. Gurtler, a member of the Chicago Law Reporters' Association, won the trophy, and also established a world's record for speed on non-court matter. Mr. Gurtler exceeded the best previous record in the Miner Medal contests on non-court matter by *twenty-three words per minute!*

Second place was won by a writer of Gregg Shorthand, Charles Lee Swem, of New York, a lad of seventeen, who began the study of shorthand less than eighteen months before the contest. He established a world's record for one of his age and experience, and exceeded the best previous record on non-court matter in the International Contests for the Miner Medal by *thirteen words per minute!*

Third place was also won by a writer of Gregg Shorthand, Salome L. Tarr, of Jersey City, who established a world's record for *accuracy*, her transcript being 99.4% perfect. Though but seventeen years old and with less than two years' experience, she performed the astonishing feat of defeating reporters of long experience.

Of the eighteen contestants entered, only *eight* qualified in the transcripts with less than ten per cent. of errors. Of these eight, four were writers of *Gregg Shorthand*, and one of the Gregg writers qualified on two transcripts within the allotted time. It is of deep significance that *every one of the Gregg writers* in the contest qualified in the transcribing.

TABULATED RESULTS

Place	Name	System	Speed	Words Read	Errors	Net	Net Min.	per ct. Errors
1	Fred H. Gurtler	GREGG	180	904	38	866	173	4.2
2	Charles Lee Swem	GREGG	180	904	79	815	163	8.7
3	Salome L. Tarr	GREGG	140	701	4	697	139.4	.6
4	Gordon Payne	B. Pit.	140	701	11	690	138	1.7
5	George W. Hoyt	Graham	140	701	11	690	138	1.7
6	S. A. Van Petten	Success	140	701	11	690	138	1.7
7	Marie J. Warren	Pitman	140	701	16	685	137	2.3
8	Charles Lee Swem	GREGG	140	701	18	683	136.6	2.4
9	Ernest G. Wiese	GREGG	140	701	49	652	130.4	6.9

LAST ARGUMENT SWEPT AWAY

The decisive victory in this contest sweeps away the last argument against Gregg and demonstrates every claim made for it.

That Gregg Shorthand is the most rapid system is proved by Mr. Gurtler's record of the highest speed on non-legal matter ever made in any of the contests.

That Gregg Shorthand is the simplest of all practical systems is proved by the fact that two young writers, *with less than two years' experience*, were able to exceed in speed and accuracy experienced reporters, some of whom had been trained especially for the contest.

That Gregg Shorthand is the most accurate is conclusively proved by Miss Tarr's unparalleled accuracy record of but six-tenths of one per cent. of errors, and the further fact that all of the Gregg writers qualified with transcripts, while ten out of the fourteen Pitmanic writers entering the contest were unable to do so. The only logical conclusion from that showing is that the Pitmanic writers were either unable to read their notes at all, or their transcripts were thrown out by the judges because of inaccuracy.

The astonishing ease with which Gregg Shorthand can be read, even when taken under the stress of the excitement of a contest and in the presence of a critical audience, was further proved by the fact that one of the Gregg writers *qualified on two transcripts.*

A booklet giving complete tabulated results of this and previous contests will be mailed free to those interested.

NEW YORK **The Gregg Publishing Company** CHICAGO

A FEW FACTS ABOUT SHORTHAND

THE constant iteration and reiteration of claims to legibility and speed by exponents of light-line systems of shorthand is misleading so many inquires into the relative merits of Pitmanic and other methods, that we feel called upon to state plainly some of the strongest arguments in favor of Pitmanic shorthand in general, and of the Isaac Pitman Phonography in particular.

In the first place we call attention to the success and apparent ease with which Isaac Pitman writers have won, in open competition, all the **most important** awards for the **highest speed** and the **smallest percentage of errors** in the great International Contests which have been held during the past four years. Mr. Sidney H. Godfrey gained the Miner Gold Medal, the only trophy awarded, at Baltimore in 1906, and repeated this feat in the following year: while Miss Nellie M. Wood secured the Eagan International Cup. Again, in 1908, Miss Wood won the Cup, and finally, in 1909, she won it for the third time, and permanently. In the Third International Speed Contest, Philadelphia, 1908, Mr. Godfrey established the **World's Record for Accuracy.** In his transcript of 900 words he had 895 absolutely correct, giving him a **percentage of accuracy of 99 4-5%.** In England, at the great business exhibition held recently in London, all the prizes, in medals and in cash, were won by Isaac Pitman practitioners at rates from 200 to 220 words a minute. If speed contests count for anything at all, these facts are certainly significant.

There are some, however, who scoff at speed contests and ask for practical proofs. These can easily be found in every court room, legislative assembly, and business house in this country. Everywhere the stenographers doing the most satisfactory work are Pitman writers. Side by side with writers of other systems, Pitman writers invariably do the **best work** and are thus in constant demand.

The recent adoption by Columbia University of the Isaac Pitman system, as well as the readoption for five years of the same system by the New York Board of Education indicate the estimation in which this system is held by the highest educators in both public school and college work.

Much is said by the exponents of light-line systems, as to the ease with which such systems can be learned. Pitman's phonography is acquired by even young children with the greatest ease, consequently **any one,** with average intelligence and ordinary perseverance can master the system within a comparatively short time.

But best of all, when he **has** mastered it, the student has something **well worth the time and trouble** he has spent upon the work, for with the Pitman system the practitioner can attain the **highest excellence in shorthand,** a result which simply cannot be secured by any of the light-line systems. This has been repeatedly demonstrated under all conceivable circumstances.

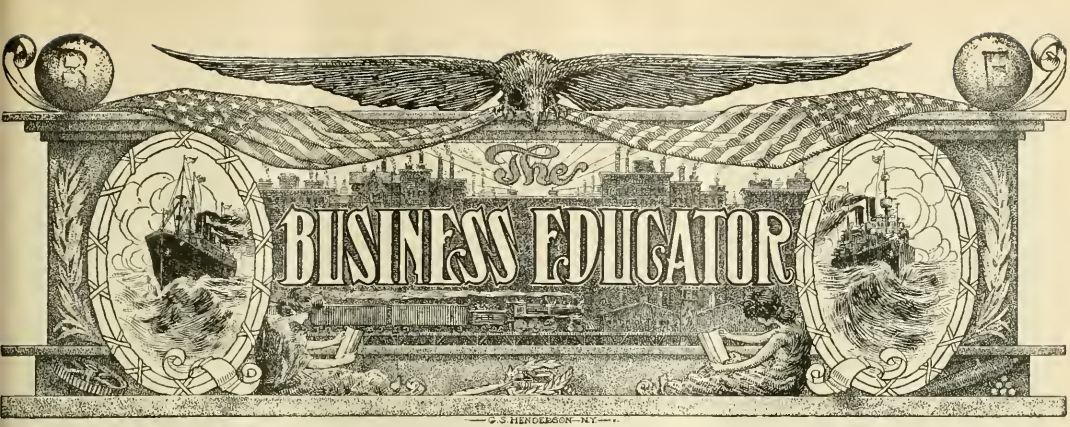
As regards the employment of shorthand throughout the English speaking world at the present day, whether in association with the typewriter for professional and commercial correspondence, in newspaper reporting, or in professional shorthand writing in the courts, Pitman's shorthand is **in all but universal use,** while the so-called "modern" systems are hardly used at all. Every year sees an increasing demand for commercial teachers of the Isaac Pitman system.

There is still another point of excellence in this system which has never been attained by any other, namely, the great variety of reading and text-books published in phonography in forms suited for every class of student, and embracing the latest development in teaching methods. The number or copies of these works has run up into the millions. Besides text-books and other literature, Isaac Pitman's shorthand is the only system in the world supporting two weekly periodicals, together with from ten to twelve monthlies and quarterlies. What other system of shorthand can make such a showing? When a choice of methods of instruction in any subject is presented, why should one learn the subject according to an inferior system, when there are so many reasons as well as facilities for adopting one that is **superior in every way?** We challenge proof to the contrary, and in the meantime will continue by improved publications and in every other way, to maintain the high standard which has already been reached by the Isaac Pitman system of shorthand.

Send for a copy of "Why the Isaac Pitman Shorthand is the Best."

Isaac Pitman & Sons, Publishers, 31 Union Square, New York

A Summer School for Isaac Pitman Shorthand teachers will commence July 6 at Columbia University. For further particulars apply to Isaac Pitman & Sons, 31 Union Square, New York.



VOLUME XV. COLUMBUS, O., MAY, 1910 NUMBER IX

THE BUSINESS EDUCATOR
Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, . - - Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra: Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra: Canadian Subscriptions 10 cents extra)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted. If personal checks are sent, add 20 cents for collection fee.

Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

Back numbers cannot, as a rule, be supplied.

Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

SUPERVISORSHIPS.

This is the age of specialism, and consequently of specialists. Persons specially fitted by nature and training are found in all callings; indeed nearly all callings require specialists. The day of "Jack of all trades and master of none" is a thing of the past and not of the future.

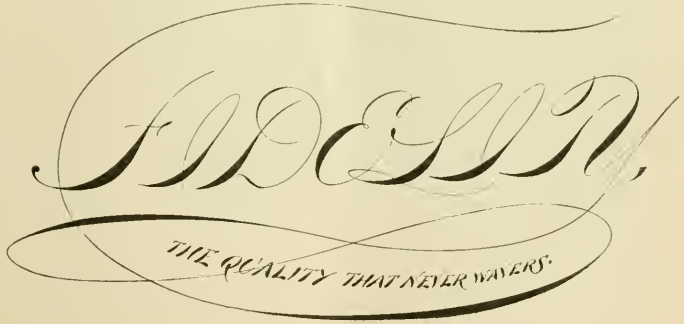
Supervision is necessary in nearly all lines. Special teachers, Supervisors, Inspectors are necessary to outline and direct the work in general, to enthuse and inspire, to help the inefficient, and to prod the indifferent

Superintendents, principals, supervisors, special teachers are necessary to carry on progressively and efficiently the great business of educating the youth of the land to citizenship and usefulness in all that these terms imply.

Writing being the most skillful and consequently most difficult universal art to teach and acquire, requires more concentration and skill in teaching than any of the other subjects or arts. As a consequence, proportionately more supervision and care are necessary to secure right results by right methods.

As a natural result of the demand for better writing comes the demand for more specialists in writing as teachers and supervisors. Last year many more special teachers of writing were employed in cities where none had been employed before, than we have ever known. And the outlook is correspondingly good this season.

And this seems to continue indefinitely, until, at least, regular teachers become more conversant with and skilled in movement. And that will require some time. Penmen who can teach and whose habits and general education are good, are therefore in demand.



You Never Can Tell

CHAS. T. CRAGIN,

Prin. Thompson's Business Institute, Holyoke, Mass.

A YOUNG NAPOLEON OF FINANCE.

It was a neat little drug store on the corner of Main and Concord Streets, as good as any of the drug stores in Manchester. The owner, Lew Tewksbury, was a graduate of the Bryant & Stratton business college, as were many of the young men of the city. I came to know him, as I did many of the former graduates of the school, when I first came there. He was perhaps a year or two my junior, a tall, slender, good looking, young fellow, and his mother, a woman of considerable means, had established him in business after he left school. I used to drop in there occasionally for a cigar or a glass of soda, and a talk with the young man, who was a decidedly attractive young fellow. "Yes," he said, "it's a good enough drug store but it's a dull business after all; there is not much in the drug business now, for every doctor carries his medicine chest with him instead of writing a prescription, he leaves a dose of tablets and that cuts us out of a lot of business we used to get. A druggist nowadays has to sell everything besides drugs to make a living, and if it wasn't for stocks, I wouldn't make board money. Of course I could run a "gin mill" here with a little bar room in the back, same as lots of drug stores do and make something out of it, but I don't like that line of business myself and the old lady wouldn't stand for it. I have made more money out of stocks in the last six months than I would out of drugs in two years." "How is that?" I asked. "Well, if you watch the stock market closely and you have a few hundred dollars to come and go on you can do a pretty good business in it," he answered.

In those days the bucket shop was a common enough thing in all the New England cities. There were three or four in Manchester. One very good-sized establishment had an office where young business men spent a good deal of their time; there was a cashier's desk and a bookkeeper's desk and a lot of blackboards running around the room, and from nine in the morning until five in the afternoon, boys were chalking up on these blackboards the fluctuations in stocks which came in by wire from the New York Stock Exchange. For two dollars a share a man could buy or sell any stock on the list. If the stock went up a dollar a share he made a profit of seventy-five cents, for he had to pay twelve and a half cents a share for buying and the same for selling; if it went down a dollar he lost, and there were a large number of young business men and bookkeepers, clerks and others, playing the game on two dollar margins. It was a game all in favor of the bucket shop, for they get their commission of one-eighth of one per cent for buying and the same amount for selling. The crowd always plays for a rising market, but if the market continues to rise the crowd always stays in the game, while if it falls the crowd always falls out and the bucket shop gets the margin. It's a game of "heads I win, tails you lose." But a young man of money sometimes wins a good deal and that, I suppose, was the way with young Tewksbury, for he was, he told me, a constant patron of the bucket shop, though no one ever saw him there, and he said that in the last six months he had made over five thousand dollars on the game. There were many other young men doing the same thing, but most of them lacked his money backing. Of course, I was interested but I never played the game for two reasons. One was, I didn't have money enough, and the other was that I had no confidence in my own knowledge of the stock market, and I had seen some pretty rough experiences on the part of those who had tried it. There was Ed Waite, a young bookkeeper in a flour and grain store. He had made a study of stocks and he thought he knew the game, and he did know it as well as anybody can know it. He probably got fifteen a week salary and he began to speculate on a two dollar margin. He kept his job and it seemed as if he were going to make a fortune out of it. He said at one time he was fifteen thousand dollars ahead of the game, but no winner ever stops, and before he got through, the shirt on his back and the trousers to cover his nakedness were all he had left and he was a mental wreck. There was young Edward Hale, a lawyer, and administrator of an estate of several thousand dollars. Hale got a dead sure tip that Brooklyn Rapid Transit was going up at least five points and he put a thousand or two of that estate money into Brooklyn Rapid Transit and Rapid Transit went up over five points but the duce of it was that the bucket shop went up too, and he could not get the money and then Hale went up to Concord and spent three years in the state penitentiary. But they were all playing the game, and in the early eighties Mrs. Tewksbury died and left Lew several thousand dollars and he promptly sold the drug store and said he was going to New York to learn the broker's business. He looked like a most conservative young man, But You Never Can Tell.

A FAMOUS ITINERANT.

About this time I met an itinerant penman worthy of notice. The day of the itinerant penman has passed and we see him no more except, perhaps in the country towns in the South and West. He was, at this time, however, quite a feature in the educational field and went about giving lessons in Penmanship all over the country outside large cities and even there he was not unknown.

The itinerant used to go about from place to place. In the postoffice, preferably, he would get permission to hang up specimens of his work which were generally flourished eagles, bounding stags and various specimens of more or less artistic pen work. A good many of these were done in color and I suppose would look very cheap and inartistic at the present time but I know, to my boyish eyes, they were wonderful specimens of dexterity, skill and grace.

The Penman generally charged a dollar for 12 lessons. Sometimes if he was very well known and his fame more than local he might get a dollar and a half or two dollars. If he could get permission he had his classes in the schoolroom of the village or district where they were organized, and the pupils were expected to bring lights, for the only lights obtainable were candles and ordinary kerosene lamps. The school rooms had no lighting facilities.

Most of the boys who attended these classes were earnest searchers after knowledge. I think most of the girls went because the boys did, rather than because they cared anything in particular about penmanship. Possibly I wrong them in this estimate, but it is no great matter if I do, for most of them are safely married and settled before this time.

There was a great deal of jealousy among the old time itinerants. Few of them had anything good to say of each other, and this same spirit existed for a good while among the big stars of the Business College profession. Pretty much all the principals of the early Business Colleges of this country were star penmen. In fact that was the chief requisite of a business college principal. If he couldn't flourish a bounding stag or a baldheaded eagle he didn't occupy a very high position in the educational world. The scholarship of some of these masters of the pen was not of the highest order. Most of them could write better than they could spell and their grammar was fearfully and wonderfully made.

George A. Gaskell has no jealousy in his makeup. His list of faults was not very long anyway. Outside his one great weakness there was little that could be said against him, and certainly no one ever heard him depreciate the abilities of a rival in his own line of work. He was not an enthusiastic admirer of everything chirographic, but he was quick to recognize merit in a new comer, and ready enough to encourage it. So I was very much surprised when one day he brought a middle aged man of dazzling appearance into our school room and let him give an exhibition of his skill at the blackboard.

He was a powerfully built man, and dressed in the height of fashion. He wore a plentiful assortment of diamonds anyway, and diamonds were not as plentiful as huckleberries in New Hampshire in those days, especially among professors of penmanship. Some men would have hesitated a little about giving an exhibition of skill before a man who was acknowledged to be about the top-notcher in the country, but the new-comer had no hesitation. He chucked up his sleeves, grabbed his chalk and the eraser, and went at it with all the confidence of Alexander sighing for new worlds to conquer, and he produced a tremendous display of all sorts of birds, beasts and things in chalk upon our blackboard. There were fishes and snakes and I don't know what all, to illustrate muscular movement and he had a line of patter that was as good as any barker at Coney Island.

I. S. Preston, still living down on Staten Island was the man, and I think it is safe to say that Preston has taken more money in the 70 odd years of his life than any other man that ever slung ink as an itinerant penman.

For a great many years he travelled this country beginning in small places, but no place was too big for Preston. He was not any more phased in the rush and roar of Chicago than he was in the back woods of Musquash Flat. It was all one to him, perfectly at home anywhere, and with a boundless self confidence that never hesitated or staggered, and which won success where nine hundred and ninety-nine men out of one thousand would have met failure.

Manchester was then a city of thirty thousand inhabitants, and was supposed to be the center of education for that part of the country. It seemed like carrying coal to Newcastle to come in there and start a penmanship class with such men as Gaskell and half a dozen of his followers right there on the grounds, but I think Preston took a thousand dollars out of Manchester in a month with his penmanship classes. He was the greatest organizer I ever saw. He would get hold of the school committee of a town or city and he would just hypnotize those people. They would let him have the school house and lend him the lights, and the janitor would heat up for him; I don't know but they quit school a half hour earlier in the afternoon to let him have a chance to have afternoon classes, and started a half hour later in the morning so he could have morning class.

He owned the town anyway, and that, I found, afterwards, was the case everywhere he went. There was a boundless energy and optimism about the man that just accomplished what he was after. He generally captured the school committee in two or three days after he got there He could write cards like a streak and they were good ones, too. I have some cards in my possession written when Preston was over seventy which are as delicate, and strong and clear cut as any of the youngsters could do today.

Preston had his wife with him and he also carried his camp equipage, that is, he had a big, first class hair mattress, folding bed, and used to take that along with him wherever he went, said he wasn't going to take any chances, "that he wasn't in the live stock business," penmanship was his best hold.

He did all sorts of things by spells. When not in this itinerant teaching he was connected with several of the best schools in the country, but did not stay long in a place; I suppose the road appealed to the man and he liked it. At any rate, he kept it up until ten years ago he made up his mind that he would like to settle down in New York, and he went at it in a very char-

acteristic manner. Over on Staten Island there are a half dozen little boroughs and towns; he went over there and organized a class, got acquainted with the school committee of the place, wrote cards for all of the children of the committeemen and all the women, and made himself generally popular with the men. Before they got through with it they had appointed I. S. Preston supervisor of penmanship for the town, and such was the position he occupied when the city of Greater New York was organized.

Greater New York includes the whole of Staten Island, all these little towns, and under the charter by which Greater New York was organized, teachers holding positions in these various divisions that made up Greater New York were not to be meddled with. Maxwell, Superintendent of the schools of Greater New York, had no use for a supervisor of penmanship. I don't know as he had anything against Preston personally, although Preston didn't give a hang for Maxwell and wasn't bashful in letting the superintendent know it, and it is to be presumed that Maxwell returned the compliment; at any rate, he tried hard enough to get rid of Preston but it was no go. He kept him off the teaching force for a year or two but the courts made Maxwell put him back again and I think he drew back salary from the time he had been awaiting the decision; if he didn't he should have done so.

For a number of years he enjoyed the distinction of being the only teacher of penmanship in the Public Schools of New York which employs some twelve thousand teachers. He used to go about to the various schools in his district, which covered two or three of the Staten Island townships and he took life comfortably.

I visited him several times when I was covering Staten Island in the interest of the Palmer method of Penmanship and I found him one of the most interesting and entertaining men; nothing of stiff and starched formality about Preston; rather a rough gem, his language not always adapted to Sunday School, but a generous, free-hearted, open-handed man with a very charming wife and pleasant home. Preston, himself, is well fixed, and does not need to worry about the wolves for the wolves will keep away from his door and he is at present on the pension list of New York's retired instructors, unless I am very much mistaken.

After I left Bryant & Stratton College one of my pleasantest duties was to run to New York and Philadelphia every month or two to look up customers there and pick up new trade when I could get it. I thoroughly enjoyed these trips at that time for it gave me a chance to see the big cities and my experience in big cities was not so extensive that I was tired of them. In the meantime, we in Manchester had not entirely lost sight of Lewis Tewksbury. There was a modest card in the Manchester papers reading:

Lewis Greene Tewksbury & Co.
Bankers and Brokers,
59 Wall St., New York.
Stocks and Bonds a Specialty.

And I knew that quite a number of young fellows around Manchester were playing the stock market on tips from our former townsmen, but there was nothing sensational about his New York career and then something happened. P. T. Barnum, greatest of showmen, said that the American public liked to be humbugged. Some other cynical person has observed that there is a sucker born every minute and that very few die, and it is a shame not take their money when they are so anxious to lose it. There is some truth in these cynical sayings for no humbug is too gigantic for the American public to swallow. How splendidly we received Dr. Cook just a little while ago and how finely we have received every titled humbug that Europe ever sent us, and when it comes to losing money, no race under the sun ever matched the American public in that respect. Newspapers publish every item of news. There is not a trick of all the trade that rascals ply that hasn't been shown up again and again in the newspapers, and still people are buying bricks right on broadway and counterfeit money over on the East side and mining stock worth nearly as much as the paper it is printed on and rubber plantations in Patagonia and goodness knows what, as freely as they ever did.

I went to New York one spring day on one of my usual business trips, and walking through Central Park on Saturday afternoon my attention was attracted by a magnificent four-in-hand team driven by a young man splendidly arrayed in the most up-to-date costume, and the coach itself, a superb vehicle, was crowded with men and women dressed in a fashion which would have made Solomon in all his glory look like a hand-me-down from the Bowery.

The man was changed some but it was my old friend, Lewis Tewksbury, of the little corner drug store in Manchester, and I found he was the sensation in New York. A new star had arisen in the Wall Street firmament and was blazing with undiminished splendor and thousands were rushing in from all the country over, to bow down to the magic of the man who was paying investors five and ten and sometimes fifteen per cent a month on money put into "blind pools."

Now a blind pool is a curious kind of an investment. If you play poker you stand a chance to look at your cards anyway and see whether you win or whether you don't. If you buy stocks in the ordinary way you can tell if stocks go up, or if stocks go down, and you can see how you lost your money, if you did lose, or how you gained it, in the much more improbable case that you gained, but in a blind pool you simply send so much money to a broker and say, "I trust you to invest this according to your best judgment. If I make anything out of it, well and good; if I don't make anything out of it I'll lose and take my medicine without a whimper."

Well, that is what Lewis Tewksbury & Company were doing. Tewksbury had become the sensation of the town and his magnificent turnout in Central Park was in keeping with his whole style of doing business. His offices were a magnificent suite of rooms, and at 29 West 72nd Street he had built what he called the "Dream Palace." It was a "Dream Palace" too, so they say; sculpture and paintings and frescoes and tapestries from the foremost artists of the world, everything that luxury could think of or that money could buy was to be found in this palace to which the young "Napoleon of Finance" had just brought a bride, Mrs. Greenhut, widow of a prominent lawyer of New York.

Investors in the blind pools managed by Tewksbury would say little about their experiences. They were not advising, but it was noted about them that they were putting their money right back into another pool as fast as one closed. The young man's picture was in all the papers, and space writers wrote pages about him and his doings. He was said to have a financial gaze so clear and keen that he could tell beyond a doubt the future course of the market, and money from all parts of the world poured into the blind pools of Lewis G. Tewksbury & Company. And then, of a sudden, one day in 1899 he did not appear at his luxurious offices in Wall Street. A day or two later it was reported that he was confined to his house, the "Dream Palace," by a slight attack of something or other, I don't remember what. Then the newspapers began to talk and there were long articles about blind pools, and then the sheriff descended on the "Dream Palace" and the string of race horses was attached and the luxurious offices of Wall Street were closed and there was a great cry for Lewis Tewksbury to come forward and explain matters and things. The new wife, too, made anxious demands for his production and still more anxious demands for the production of about $250,000 worth of gilt edged securities, which had been left her by her former husband.

It was another Grant & Ward affair. It was doubtful if there had been any blind pools at all; perhaps there had, but more likely the big dividends paid investors for years had been paid to one sucker by the money that another sucker paid in and no investment made. The balance after dividends were paid had been spent in the "Dream Palace," in magnificent entertainments there, at which Grand Opera singers warbled at a thousand dollars a night and whole burlesque troupes came from the Casino and gave special shows and champagne bubbled a great deal more freely than water.

The deserted bride claimed that he had taken with him $250,000 worth of first class securities belonging to her, and she would like her $250,000 back even if she didn't get Lewis. She didn't get either, for he was living in Mexico when the secret service men found his track, and there was no extradation law that would bring him back. His creditors wanted to see him very badly indeed, but the business had been a blind pool affair anyway in which everybody took his own chances, and it is doubtful if he could have been convicted of any crime even if he did return to the United State, but "Louis Thorne," as he was known in Mexico, was high up in the confience of Diaz, the great dictator, who for 30 years has been presideht of the republic of Mexico.

They were going to build railroads and "there was millions in it," and he began to play, the same game in the city of Mexico that he had played in New York, but Mrs. Tewksbury's detectives spoiled the program and he had to get out, and the next we heard of him he showed up in London in 1904.

Mrs. Tewksbury had by this time secured a divorce and he celebrated his entrance in London by marrying Violet Anbrey, the actress. It transpired, when they came to investigate, that he and Violet Aubrey had been married once before, when she was a member of some English company, traveling in America, and when Tewksbury was The Young Napoleon of Finance in Wall Street.

Tewksbury proceeded to brighten up London, but he never succeeded in painting it the gay color he did New York. "The blarsted Britishers" did not respond to his schemes of promotion and of fabulous fortunes to be made in Mexican mine shares and Central American rubber and spice farms. I suppose the fine collection of South African diamond mine promoters had queered the market for Tewksbury. At any rate he left London "betwixt the dark and day," and his wife, Violet Anbrey, was arrested in Paris early in 1906 and taken to London for trial where she was acquitted, and just about that time Tewksbury himself made his first appearance in the court at Philadelphia on a charge of grand larceny by his ex-wife, Mrs. Greenhut Tewksbury.

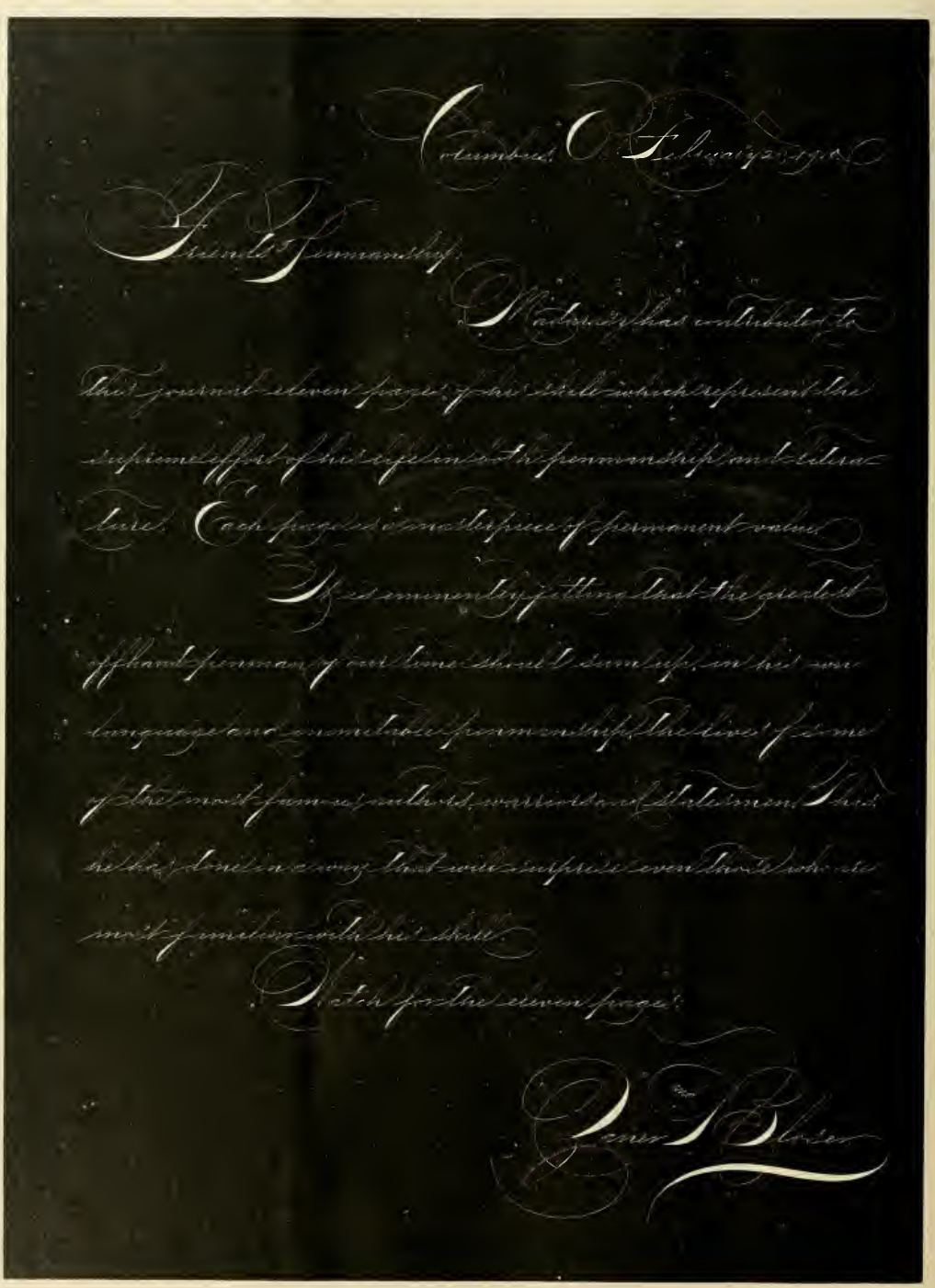
The jury disagreed and Mrs. Greenhut, strange to say, became reconciled to her divorced husband. I saw Tewksburg for the first time in ten years late in 1906. He came back to New York and attempted to revive the glories of the early eighties when he startled the town by his picturesque career, but you can make but one ascension in New York. You may fool them once but the same follow is not likely to repeat the same peformance.

Tewksbury leased the old Gilsey House on Broadway and 29th St., once the leading sporting hotel of New York, and announced that he was going to astonish the city by such a magnificent hostelry as they had never seen before, but there were some pretty good ones running at that time, the Waldorf and the St. Regis and the Astor and a lot of those places that it takes millions to run, and I don't suppose our old friend the druggist had really a dollar in his pockets. It was a fizzle and a bad one. Tewksbury had grown big and bloated, and the marks of dissipatian were plainly to be seen.

He went down to Long Island and tried to do things there, and then he showed up in Denver with a scheme of building a hotel bigger than Pike's Peak, but there was nothing but wind behind the scheme, and then the report came that in the St. Charles hotel, New Orleans, a man had fallen on the grand stairway of the great hotel and broken his nose and had been carried senseless and bleeding to the public ward in the Charity Hospital in the city of New Orleans. It was the end, and a few days later came the news that Lewis G. Tewksbury had died friendless and alone in the Charity Hospital at New Orleans, and that unless money was forthcoming from his friends, he would be buried in the Potters' Field.

When he was told he could not live he asked that his body be sent to a married sister in Boston. Some of his old acquaintances scraped up a few dollars here and a few dollars there for burial expenses. The last chapter of all was the coming forward of Violet Anbrey Tewksbury, the English actress, with a claim that her husband was really the owner of large real estate interests in and around New York. Mrs. Tewksbury proposed to have a guardian appointed for

(Continued on page 17.)


Columbus, February 22, 1900.
Friends of Penmanship:
Madison has contributed to
that journal eleven pages of his skill which represent the
supreme effort of his life in the penmanship and literature.
Each page is a masterpiece of permanent value.
I recommend by getting that the greatest
offhand penman of our time should sum up, in his own
language and characteristic penmanship, the lives of some
of the most famous authors, warriors and statesmen. That
he has done in a way that will surprise even those who re-
mit familiar with his skill.
Watch for the eleven pages.
Yours Truly,
Penn Platen

Lessons in Practical Writing. No. 5.

C. E. DONER, Beverly, Mass.

Director of Penmanship in Four State Normal Schools of Mass.

Subscribers' writing criticised free. Send specimens to Mr. Doner at above address, inclosing self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

won won won won

own own own own

Lesson 54. First review paragraph on "Moving the Right Arm or Paper in Writing Across the Line." In Writing these words space off wide between the letters, and think a strong, sharp, clean-cut line. Use a forceful movement. Glide the third and fourth fingers freely on the nails, and keep the wrist free. Count by naming the letters w-o-n and o-w-n. Observe dotted lines.

million million million million

sullen sullen sullen sullen

unhuman unhuman unhuman

Lesson 55. Before writing these words, review Lessons 53 and 54. Write the words "million" and "sullen" at the rate of 15 a minute, and the word "unhuman" at the rate of from 12 to 14 a minute. Check the motion at the bottom of l and h, and then swing off to the right rapidly with the small letters, spacing wide between the letters but not in the parts of the letters.

billion billion billion billion

bubble bubble bubble bubble

awaken awaken awaken

Lesson 56. First review Lesson 46. Write these words at the rate of 14 a minute. Be critical with your own practice work. Be one of hundreds who are learning to write a good business hand by strictly following these copies and instructions.

Lesson 57. Review Lesson 26. Now is the time to learn to make a good business figure.

Lesson 58. Review Lesson 1 and 5. In these reviews you will have an opportunity to perfect your movement drills and practice work. Practice thoughtfully. Get your mind and muscle to work together, and you will succeed. Do not be one who says, "I can't," but be one of the class who says, "I can and I will."

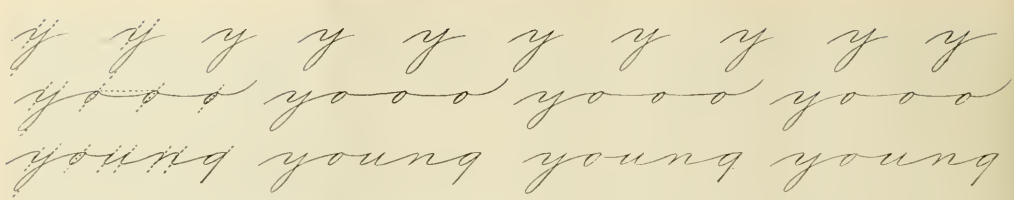
Lesson 59. Review Lesson 5 before beginning this lesson. Make these exercises with a rapid push-and-pull movement. For the first exercise count 1 to 10 for the push-and pull part and then repeat rapidly the word "one" for the loops. In the second exercise make from 18 to 20 exercises a minute, four on a line. Keep correct position.

g g g g g g g g g g

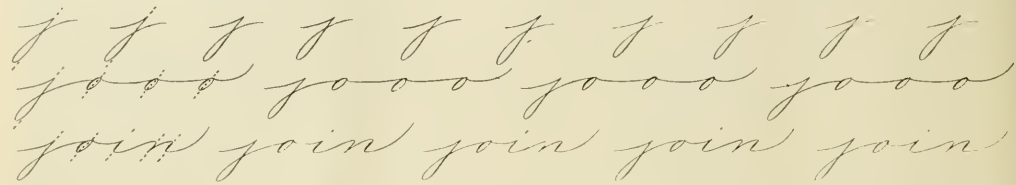
g a a a g a a a g a a a

gammon gammon g

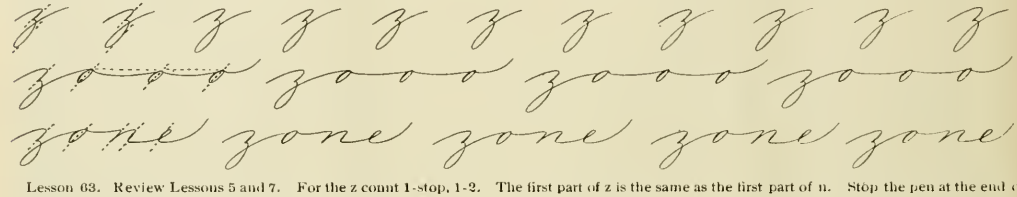
Lesson 60. This lesson begins systematic study and practice of loop letters below the line, g, y, j, z. For the g count 1-2-3-4; or 1-2-3-curve. For the second line count 1-2-3-4, 1-2-3, glide 1-2-3, glide 1-2-3, curve. Space wide between the letters. Write 15 words a minute. Space wide between letters but not in parts of letters.



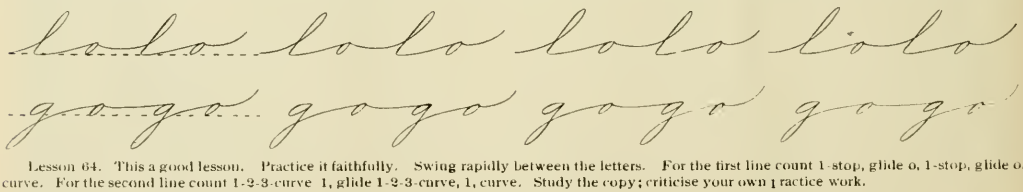
Lesson 61. For the y count 1-2-3-4-5; or, 1-2-3-4-curve. For the second line count 1-2-3-4-curve, 1-glide 2, glide 3, curve. Write 15 to 18 words a minute. Observe dotted lines for uniform slant and proper curved strokes.



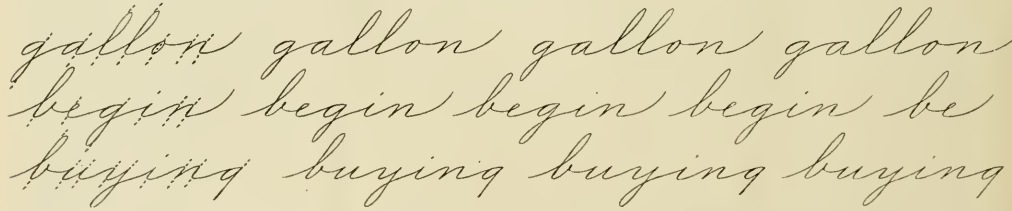
Lesson 62. For the j count 1-2-3; or, 1-2-curve. Make about 60 j's a minute. For the second line count 1-2-3, 1-glide 2, glide 3, curve. Write 20 to 24 words a minute.



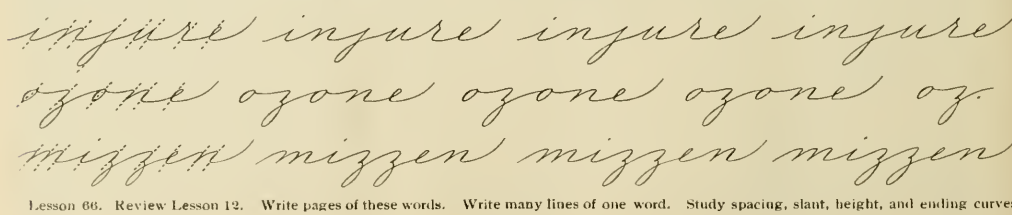
Lesson 63. Review Lessons 5 and 7. For the z count 1-stop, 1-2. The first part of z is the same as the first part of n. Stop the pen at the end of the downward stroke on the line, then make the loop quickly. Do not use the fingers. For the second line count 1-stop, 1-2, 1-glide 2, glide 3, curve Write 20 words a minute.



Lesson 64. This a good lesson. Practice it faithfully. Swing rapidly between the letters. For the first line count 1-stop, glide o, 1-stop, glide o, curve. For the second line count 1-2-3-curve 1, glide 1-2-3-curve, 1, curve. Study the copy; criticise your own practice work.



Lesson 65. This lesson reviews a number of the small letters and loop letters. Master it. Notice dotted lines for uniform slant. Write 15 to 18 words a minute.



Lesson 66. Review Lesson 12. Write pages of these words. Write many lines of one word. Study spacing, slant, height, and ending curves. Write 15 to 18 words a minute.

Lesson No. 9 in Business Writing

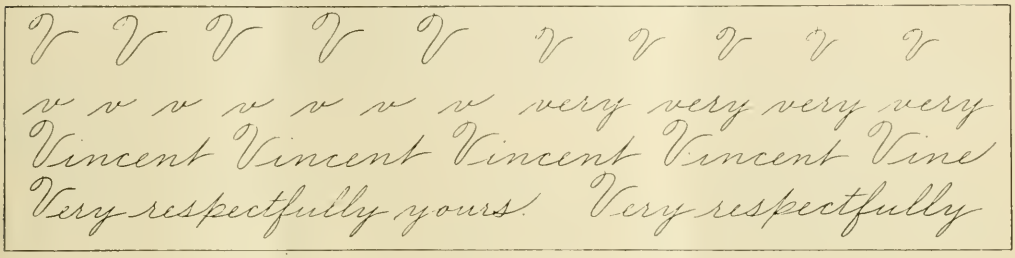
H. L. DARNER,

FALLS CITY BUSINESS COLLEGE, FALLS CITY, NEBRASKA.

Subscribers' writing criticised free. Send Specimens to Mr. Darner at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

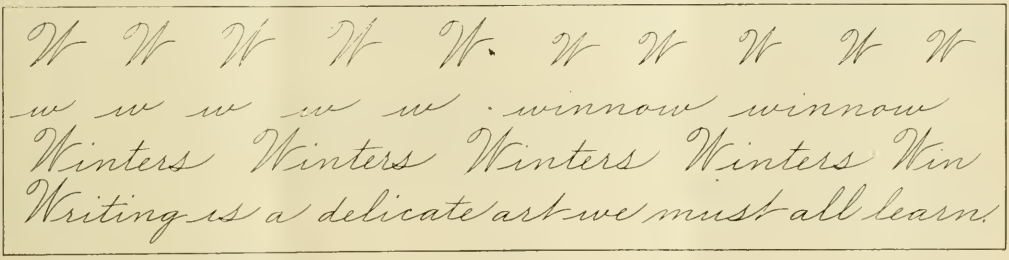
81

Remember, if you are not getting along well with this work to go back and review the September and October lessons.



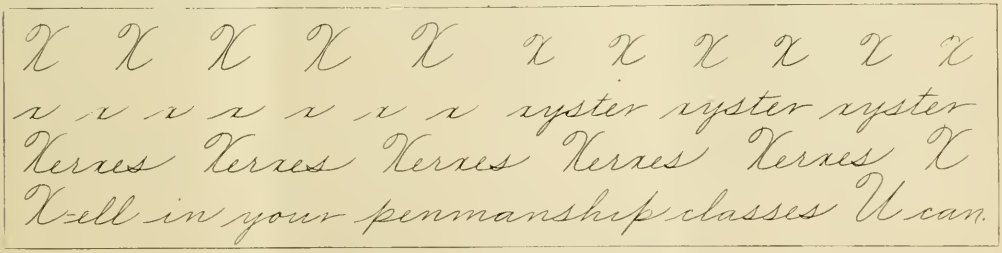
82

Did it ever occur to you that the pen is the smallest instrument that all men are supposed to know how to use?



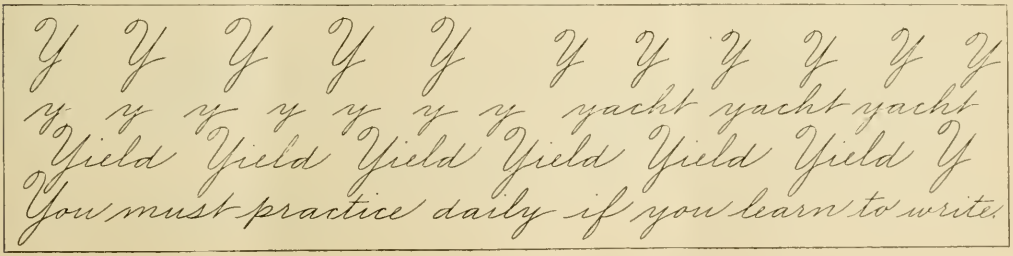
83

You can do almost anything you try, if you try long enough.



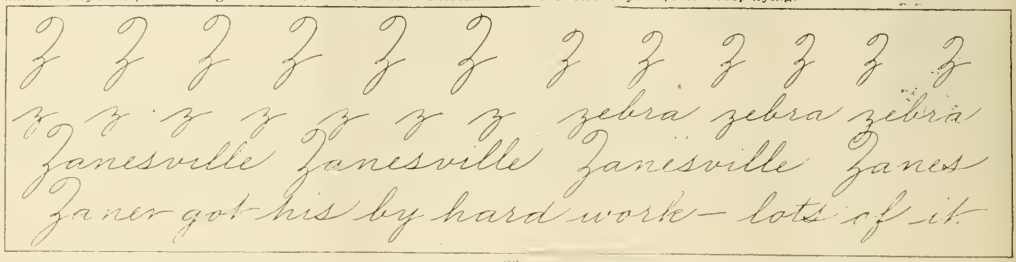
84

I hope each one of you is putting in from one to three hours per day on these lessons.



85

I rubbed elbows with Zaner for four years, and I know. He is at his desk sometimes by 5:00 a. m. He is willing to try a difficult letter or combination twenty times, or until he gets it. That's the secret of his success. That's the secret of yours, too. Keep trying.



86

"Quit yer knockin" and open the door. Some say that Opportunity knocks but once. I believe she knocks every day, regularly.

"Opportunity knocks once at every man's door, but if you happen to be knocking when she calls you'll never hear her."

87

Send me at least a page of work on this plate. The sentiment, as in all of Dr. Hale's work, is fine.

"Never bear more than one kind of trouble at a time. Some people bear three— all they have had all they have now and all they expect to have." HALE.

88

Figures will not lie. Courtney makes them talk, though. You can make them say something too if you learn to juggle them as he does.

1	34	986	3863	7614	6183	41679	71471	2631	5561	283	18	1
8	63	432	7101	9218	7291	32814	18102	4287	3182	764	76	8
6	91	890	9022	3071	4086	96428	68972	7104	2974	521	50	2
5	80	764	6413	6183	6078	17943	16460	3381	8170	360	78	3
4	39	971	8993	7417	9143	61007	71864	9743	4286	784	92	5
7	78	643	7620	7086	1271	43872	21789	7790	5329	472	43	1
7	20	376	3387	1684	4682	39101	72967	4881	6580	257	11	7
2	61	860	9710	9180	9141	78624	43284	2235	5128	606	25	4

89

Here we are on the home stretch. Nothing but fine work goes.

$76.15/100

Saginaw, Mich, 1-16-1910.

Received of J. P. Newlin

Seventy-six and 15/100 Dollars,

in full of account to date.

O. B. Hansen

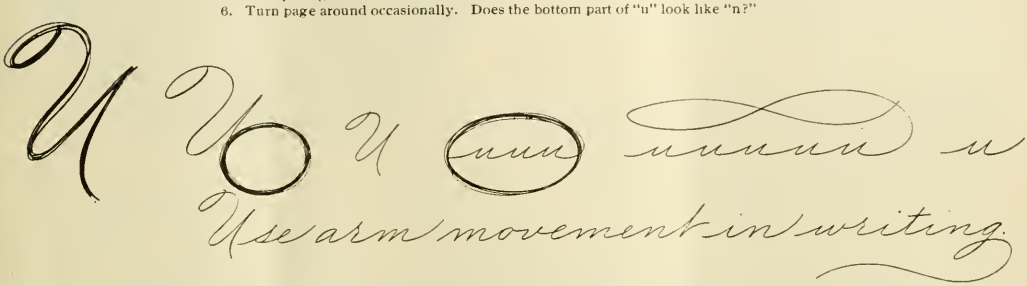
Supplementary Penmanship Practice

FRED BERKMAN,

Penman Blair Business College, Spokane, Wn.

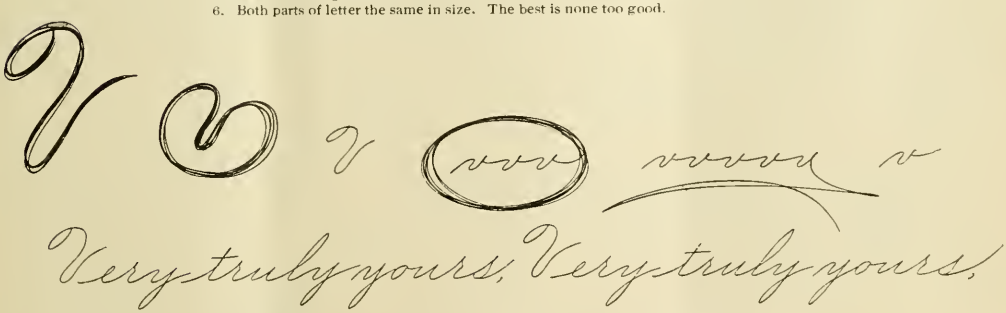
U

1. Finish the same as in letter "A." Made down and a little to the right.
2. Round, curve, down, swing, swing, swing, swing. Again, movement and form.
3. First part made like "V" and "Y." It's round, and then a compound stroke.
4. This is nothing more than two "i's" together. Be careful, now
5. The spacing between letters is wider than within letters. Rubber!
6. Turn page around occasionally. Does the bottom part of "u" look like "n?"



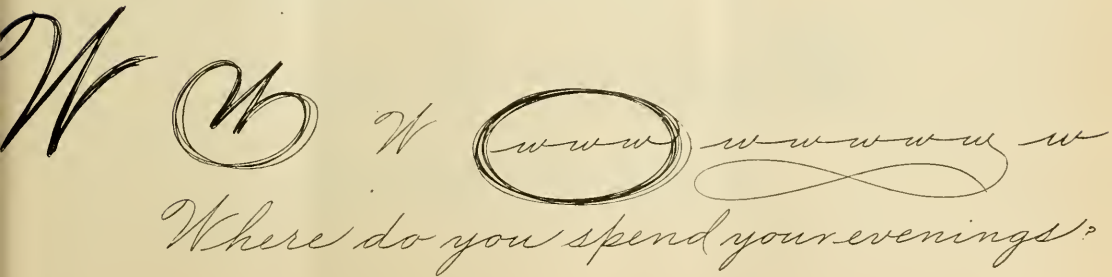
V

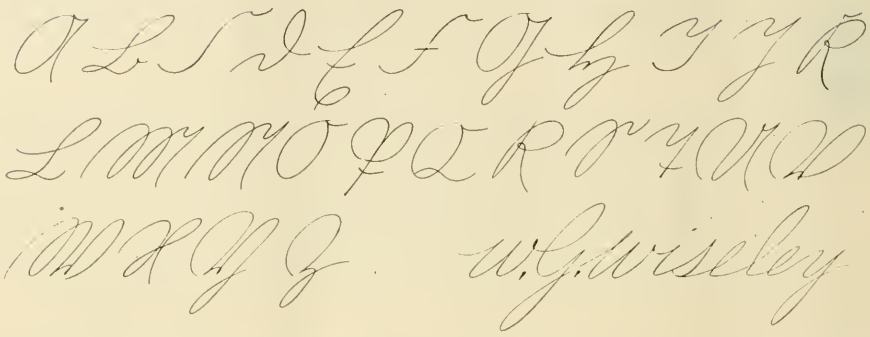
1. You can study form "real well" in making letters large. Fine movement, too.
2. This is one of the easiest exercises—when mastered. Very difficult at first.
3. Curve the stroke a little just as you finish. Pretty letter, if well made.
4. The last part of the letter is made like the finish of "b" or "w." Hook, swing.
5. Use a little finger movement as the hook is being made. Try it,
6. Both parts of letter the same in size. The best is none too good.



W

1. This is a very difficult style of letter to master—but in use considerably.
2. "Keep trying" has won many battles. It may help some in this exercise.
3. All strokes curved—but some are curved "only a little." Study the letter
4. Make second part the same in size as the first. Same size, please.
5. If you're not careful, you will get the letter too flat—too wide for height.
6. Does the letter look like the reversed "n" to you? Better fix the turns.

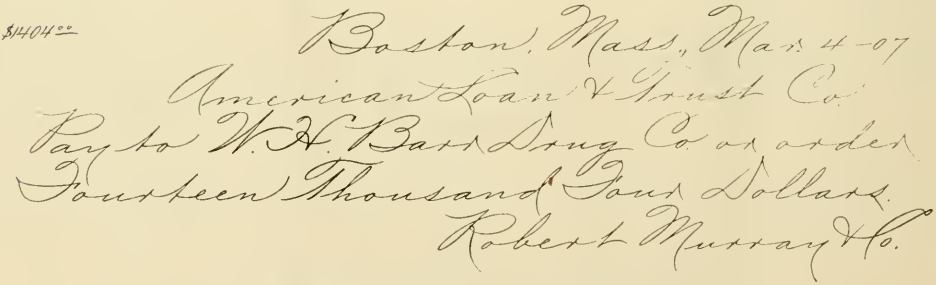




This is a plain, simple, unshaded German Alphabet. The old style contained shaded downstrokes and was very angular, and remains so, in a large measure, to this day. In this alphabet I tried to make it free in form as well as in execution. W. G. WISELEY, Botkins, O.

"The man who does most has the least time to talk about what he does."

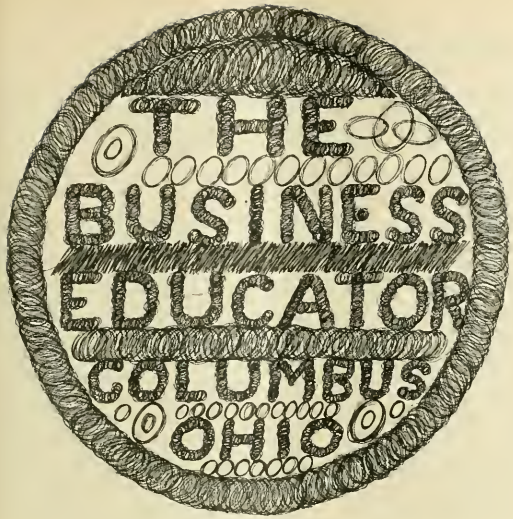
By D. Beauchamp, Montreal, Can., illustrating coarse-pen, rapid, arm movement business writing.



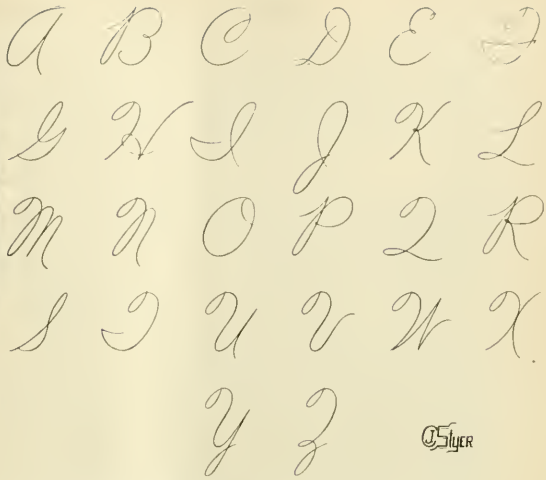
By F. B. Courtney, Cedar Rapids, Ia., Business College.

Observe all men, thyself most.

Good thought well executed by I. Harper Grimes, Woodsfield, O.



By O. P. Marken, Topeka, Kans.



By C. J. Styer, Nashville, Tenn., Man. of the Southern Correspondence School.

Cragin—Contined from page 9.

his son. It seems that there was a son by this last marriage, and she also proposed to bring suits for libel against many leading newspapers who had published the story of Tewksbury's life. She says "He was never convicted of a crime, and I do not think it can be proved he was a crook or a criminal. He may have been over optimistic, but he believed in his schemes." It is possible this is true, but I would not give much for what Mrs. Tewksbury will recover on the libel suits. It is charitable to think he was an optimistic enthusiast. He certainly had none of the marks of the crook or the criminal when I first knew him in the little drug store at Manchester. But You Never Can Tell.

CLUB CHAT

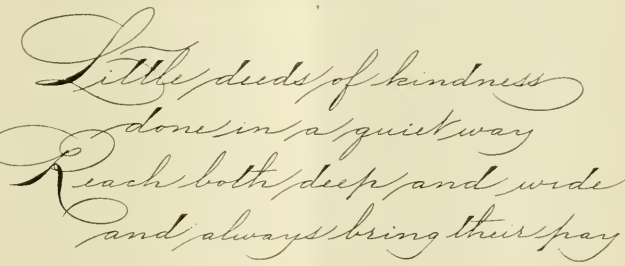
Mr. W. L. Hughes, of Heald's, San Jose, Cal., Business College, recently favored us with another good sized list of subscriptions. The number of subscriptions we have received from this school leads us to think that there must be in attendance a large number of young people who are much interested in penmanship. We hope to send some Certificates out that way soon.

J. M. Rodgers, penman in the Douglas Business College, Uniontown, Pa., favored us with a good list of subscriptions for THE BUSINESS EDUCATOR. With it was a letter in a very practical style of business penmanship. Mr. Rodgers is to be congratulated on the advancement he is making. Of course, we are very thankful for the club of subscriptions he sent.

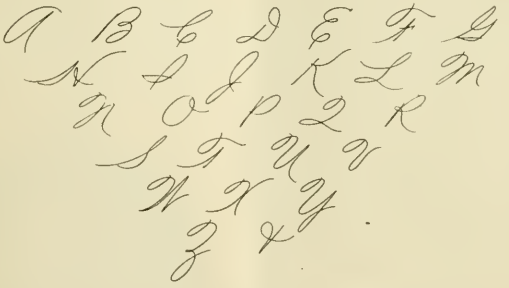
Another splendid list of subscriptions is hereby acknowledged from B. H. Treybig, teacher of penmanship in the Tyler, Texas, Commercial College. Mr. Treybig writes a business hand of unusual strength and excellence in form, and he writes the ornamental about as well. He is a young man whom you will hear more of as time goes on, as his work is bound to attract attention.

H. A. Don, of Laurium, Mich., has again shown his appreciation of THE BUSINESS EDUCATOR by sending us 28 subscriptions. Mr. Don is an enthusiastic penman and teacher and is doing a great deal to help spread good penmanship among the people or Laurium.

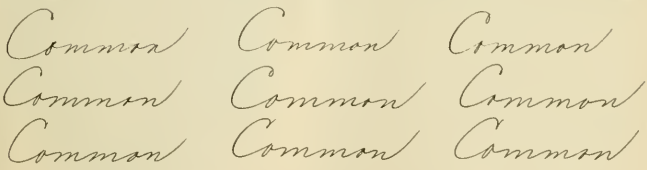
Still another list of subscriptions has been received from F. A. Krupp, of the Southern Minnesota Normal College, Austin, Minn. For a Normal College, unusual interest is being taken in penmanship. This is due to Mr. Krupp's untiring efforts to give his pupils the best possible.



By Miss Florence Palmer, student, Ferris Institute, Big Rapids, Mich., J. A. Snyder, teacher of penmanship.



By G. W. Collins, teacher, Heald's Business College, Oakland, Calif.



By Helen Platt, pupil, Benton Harbor, Mich., V. E. Madray, Supervisor of Writing.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

CORRELATION AND CONCENTRATION.

(Continued)

Correlation has to do largely with the relation of subjects or parts of a given subject, while concentration has to do with the emphasis placed upon a subject of a given group, or upon the parts of a given subject. The grouping of a number of specific things to be attained each year is a matter of concentration. And right here much slipshod, superficial work has been done in the teaching of writing in the various grades in our public schools from year to year.

As a rule the whole alphabet has been presented each year, thus making the writing lesson a monotonous affair. Little has been done to emphasize certain essentials one year and certain other essentials another year. As a consequence, insufficient emphasis has been brought to bear upon any part of the work at any one time to produce results in writing as distinguished from script drawing.

The first essential element in the matter of concentration is to determine what needs to be aimed at and achieved in the primary grades, and what should be attempted and accomplished in the grammar grades. In the former, particularly in the first, second and third year, right habits in writing rather than finished results should be the central thought, for children are too immature in mind and body to stand, without strain, the necessary drill to produce practical or mature writing. For excellence in small writing on the part of children means premature writing and abnormal effort. And these represent over-training, which in anything, is more serious than under-taining.

The grammar grade period of growth is suited to the development of skill. It is the time when the foundation of skillful arts should be laid. Writing being the most skillful of universal arts, should be given the attention its importance warrants. It is the period when drill tends to develop definitness in thought and action—the period of efficiency, which if delayed by neglect is apt to end in slipshod or half way habits of execution.

As penmen it is high time that we parcel out for each year in the grades a certain thing to emphasize and achieve, the sum of which will be a good handwriting. Present experiments, observations and investigations seem to indicate that the following outline is logical, practical and in accordance with the demands of other subjects:

First year: Position, exercises, small letters, words, etc.

Second year: Pen holding, exercises, review of small letters, development of capitals, sentence writing, etc.

Third year: Position, entire alphabet, original thought work; the aim during the first, second and third years being to form right habits with the arm movement, rather than the straining for finished or final results.

Fourth year: Drill upon resting the arm at the elbow, reduction in the size of writing, using rest-arm in all written work, transition from baby writing to youth or adult-like writing.

Fifth year: Drill on half of the capitals and small letters, lateral action, higher rate of speed, better quality.

Sixth year: Drill on the difficult half of the alphabet, push and pull motions, improvement of all written work, etc.

Seventh year: Reduction of size in letter forms, higher quality, more speed, end of formal drill, etc.

Eighth year: Individualization of writing so it will change but little after leaving school or upon entering the high school.

By concentration it is possible to emphasize one thing and to get it, and then another thing and to get that, until all of the essentials of a good handwriting have been correlated into a complete whole; into an individual handwriting for life.

We may conclude to elaborate upon this plan in coming issues if sufficient interest is manifested.

EXTREMES.

Every now and then we hear some one say the pen should move along with "clock-like regularity," or that it "should not pause from the beginning to the ending of the word, no matter how long or complex," etc.

Now the facts are no one writes that way if he writes practically. To make all forms with the same rate of speed and movement produces a scrawl as unintelligible as the mumbling of an idiot.

The best speakers are those who utter some sounds much more easily and quickly than others, and who pause here and there to emphasize and to make plain that which might not be plain to all. So, also, the best penmen pause now and then to execute some tedious but essential detail such as the shoulder of *r*, the retrace of *d*, the finish of *w*, etc.

Once upon a time a good teacher of penmanship said that down strokes in loop letters should be straight, knowing that the tendency was to curve too much. Another follow and said they were wrong if they were not straight. Since then many have insisted that they should be perfectly straight, thereby forcing pupils to pause at the top and bottom of loops. Then comes the other extremists who say the down strokes should be curved with the result that their pupils make loops so full they are unsightly and demoralizing to other nearby letters.

Extremists come and go but the rest profit thereby and progress is the result.

PARTIAL CONTENTS

For the Professional Edition of the Business Educator for May, 1910.

PROGRAM FOR THE C. C. T. A. at Omaha, Nebr., May 26, 27, 28, 1910.

ENGLISH, S. Rowland Hall, International Correspondence Schools, Scranton, Pa.

ACCOUNTANCY, C. C. Jones, Teacher, Accountant and Auditor, Dunkirk, N. Y.

ARITHMETIC, C. E. Birch, Atchison Co. High School, Effingham, Kans.

LAW, Laura C. Niswander, Central Normal College, Danville, Ind.

REPORT OF THE EASTERN COMMERCIAL TEACHERS' ASSOCIATION CONVENTION AT WASHINGTON.

NEWS NOTES AND NOTICES.

INTERESTING NEWS ITEMS.

CATALOGS AND CIRCULARS.

SCHOOL AND PROFESSIONAL.

ETC., ETC.

REPORT OF THE

EASTERN COMMERCIAL TEACHERS' ASSOCIATION,

Washington, D. C., Business High School,

March 24, 25, 26, 1910,

By FRANK E. LAKEY, ENGLISH HIGH SCHOOL, BOSTON.

The Capital City has entertained many conventions and has witnessed the gathering of many jolly organizations, but no association has ever had more pleasure or done more downright hard work for the time at its disposal than the above named body. Many feared that the countless attractions of the famous city would sadly deplete the attendance, but the executive board wisely gave Thursday forenoon, and Friday and Saturday afternoons to sight-seeing. The happy result was that President Norman was greeted with an attendance of two hundred on the first day, and each succeeding session found a large number of people sitting hour after hour, listening very attentively to the reading of excellent papers. The stage was very attractively decorated with palms, plants and cut flowers.

Mr. Allan Davis, chairman of the local committee and head master of the Business High School, whose untiring efforts were everywhere in evidence, gave a warm welcome to the city. Mr. Wm. F. Gude, president of the Chamber of Commerce, and Mr. A. T. Stuart, superintendent of the schools, followed in the happy and felicitous manner so characteristic of southern gentlemen. Mr. E. M. Huntsinger made a happy response.

The president's address was a feature of the program, which many had anticipated would prove a treat. Despite sickness of several weeks' duration and a throat trouble which proved extremely troublesome, President Norman stuck to his post and proved himself equal to every demand. The happy by-plays which were uttered so spontaneously served to show the honor of the presidency had fallen on worthy shoulders. Again at the banquet as toastmaster he introduced several witty turns. His subject was "What Shall the Standard Be?" He asserted that the trouble in commercial schools was not in the curriculum, nor in the lack of well-trained teachers, nor with the standard of graduation, but in the *lack of a proper standard of admission*, —this is the death worm that is sapping the vitals of our profession. The illiterate and incompetent leave before graduation and represent themselves to business men as having been educated at your school.

How may the results be obtained? First let us realize that there is a higher and nobler end than the accumulation of riches. Next fix a *just and proper standard of admission* and live up to it. When applicants for admission are unfit or illiterate, have the manhood, the honor, the courage to tell them they are not ready for the work. There is "no more despicable or willful piece of hypocrisy than to take the money of poor people under the pretense that they will become competent stenographers, when you know such people never can secure and hold positions as stenographers." The vital defect in our system of training exists also at Harvard and Yale.

"The present need of our schools may be summed up in a single phase —*want of adequate preliminary training*, especially in the use of the English language. Hence the need of a department of English with a man in charge who knows how to teach it."

"Let us stop professing to teach what we do not teach, and to do what we do not and cannot do. * * * Let us in our talk and literature increase the symbol of education and decrease the dollar sign. * * * Let us abolish the cut-rate system."

"I have such abounding faith in the intelligence, the manhood, and the honor of the men and women of our profession; that with unwavering confidence I predict that the defects in our system of education will be met and overcome. This is the true path to honor and success. Let us tread it with confidence in the assured result."

The following committees were appointed:

E. H. Norman, Baltimore, Pres. 1909-10.

Membership—J. E. Gill, L. C. McCann, C. P. Zaner, Carl C. Marshall, W. H. Patrick, F. A. Sadler, A. N. Palmer, H. D. Harris, G. P. Eckels.

Resolution — H. D. Harris, A. N. Palmer, J. F. Fish, J. E. King.

Dr. Colyer Meriwether, of Washington, D. C., in discussing the Correlation of Subjects in a Commercial High School, said such schools were among the leaders in training graduates to be serviceable in life. Legal documents lead to commercial law, bookkeeping to business arithmetic, processes in manufacturing to commercial geography. Pure food is the practical application of chemistry.

In discussing the "Best Methods of Building Up a Business School," Dr. H. M. Rowe, Baltimore, said there were three essentials,—sufficient capital and good credit, honest dealing, and good management. Higher tuition rates are absolutely necessary. Fair dealing requires first-class instruction, better in grade and quality than was expected.

Financial strength is necessary to maintain a high degree of efficiency. Yet as a rule the business management of private schools is not good. The proper margin between expense and income, needed in a bad year, is not maintained. The instruction should be of high school grade. Class instruction is preferable to individual instruction. Pupils should be properly classified at entrance. Definite standards at entrance and for graduation in regular courses are most desirable.

The ensuing discussion proved so valuable that the large audience remained to the end. Mr. M. L. Miner, Brooklyn, believed in giving an applicant a fair trial before shutting him out. Mr. Walworth, New York, favored individual instruction. The criticism of public school pupils by Miss McNamara caused the president to say we should judge no school except by finished product. Mr. A. N. Palmer believed in giving every encouragement, but don't take babies out of the public schools.

Mr. Enos Spencer, of Louisville, Ky., requires pupils under fifteen to be grammar school graduates; high school study is better. If eighteen or over, he takes them at any grade if they mean business. Unlike Mr. Spencer, Mr. J. F. Fish, Chicago, defended solicitors. His solicitors are told what to do and they do it. His solicitors turn into high school from

100 to 150 pupils annually. Chicago business men prefer clerks from 16 to 18 years of age. Over 22 years of age it is difficult to get employment. Private schools add speed to high school pupils who are universally well grounded. Mr. Morton MacCormac, Chicago, believed the capital of a school must be Merit, its surplus, Industry, and its motive power, Honesty. High schools are effective and friends of private schools. He and Mr. L. L. Williams did not favor canvassers.

Friday morning found a large number awaiting the spirited discussion of Rapid Calculation bv Mr. D. A. McMillan, of Philadelphia. Mr. McMillan illustrated his methods on the blackboard and confined himself to the more common parts—fractions, multiplication, aliquot parts, interest, etc. Mr. Enos Spencer found pupils did not apply short methods. Mr. James Rea, New York, also favored drilling on a few methods, accuracy before speed. Mr. M. D. Fulton argued that the chief issue is the training of the mind, hence the more drill the better. Mr. A. F. Wallace, Philadelphia, believed in absolute accuracy and few rules.

Mr. J. E. Fuller, Wilmington, presented the following motion, which passed unanimously: "To Mr. Ben Pitman, Cincinnati, Ohio: The members of the E. C. T. A., in convention assembled, learn with regret of your illness and unite in expressing the earnest hope that you may speedily regain your health and vigor." Strong endorsements were given by Mr. H. G. Healey, J. E. Gill, E. N. Miner and J. R. Gregg.

One of the strongest papers of the convention was read by Mr. Robert H. Wright, president of the East Carolina Teachers' Training School, Greenville, North Carolina. He said in part: "Teaching is no longer a trade or an avocation. It is a profession that needs as careful study and preparation for its practice as any other of the professions.

"The essentials required of a trained teacher are:

"(a) A thorough knowledge of the subject matter.

"(b) The power to impart this information to a second party. This rests on a correct knowledge of child nature, of child psychology and adolescent psychology.

"(c) A knowledge of method.

"(d) He must have the professional spirit. Each recitation must be to each student a problem.

"These four unite to give poise. The success of each life depends in no small measure upon the start it gets. The trained teacher saves at least one year for each pupil. It is impossible to estimate the economic value of a trained teacher. He is the promoter of our industries,the safeguard of our liberties and the custodian of our civilization."

"The Problem of Lefthandedness in Penmanship," by Dr. J. F. Forbes, Rochester, brought out many interesting facts. Two persons in a hundred are lefthanded. Training should begin when child is less than ten months old. It is easy to change to righthanded use if person believes it to be worth while. The speaker did not offer any suggestions as to how this change could be brought about.

Mr. H. N. Staley, Baltimore, followed with a brief paper on "Elemtary Bookkeeping." The speaker emphasized neatness of work, clear idea of buyer and seller, use of short sets, closing loss and gain accounts, balance cash, and use ruler carefully. Weekly talks are helpful. Rapid addition and multiplication are important. The confidence of the pupil is all important.

Mr. R. M. Browning, Baltimore, discussed "Advanced Bookkeeping." This means good bookkeeping and its interpretation with respect to cost and return, income and expenditure

The well-ordered accounting department should be to the progressive and efficient manager a lamp to his feet. Fiduciary accounts, trustees executives, etc., should be considered in class lectures. Account keeping is both a history and the causes contributing to the financial status, measured in money. The greatest achievements of business are made possible only by intelligent account keeping

Mr. R. G. Laird, Boston, said time was required to make an accountant The pupil should always work as i expecting the auditor.

The banquet at the Arlington Hote proved a delightful event. Presiden Norman made a decided hit by his witty introduction of "Mrs. Norman's husband" as the presiding genius The speakers were few.

The first gentleman, Hon. David J Foster, of Vermont, was introduced as the man who had faced the mouth of the (Joe) Cannon. He preferred to be known as the man behind the Cannon. As many present had attended Congress to hear the pleasantries (?) between the speaker of the house and the insurgents, the allusions were very popular. Mr. Foster emphasized the debt of the public school to state and nation. England has never had such a system as our free schools. First, last and all the time the product should be American citizens.

Hon. William E. Andrews, auditor U. S. treasurer, proved a vigorous and magnetic speaker. He quoted many figures, among them that the business of the country for the past year was $300,000,000,000, while the amount of cash was only $3,400,000,000. His tribute to Intellect, Moral Power and the Empire of Truth was a masterly effort.

The climax of the evening was the unprepared address of Mrs. Mussey dean of the Washington Law School She is a daughter of Platt R. Spencer.

Allan Davis, Washington.

E. M. Huntsinger, Hartford, Pres. 1910-11.

D. A. McMillan, Philadelph ia.

a sister of Uncle Robert Spencer, and her reminiscences of old-time commercial educators held the closest attention. Mr. M. L. Miner moved that a committee be appointed to consider means for securing a memorial to Platt Spencer. So voted. This committee included M. L. Miner, C. P. Zaner and B. M. Hedrick. Late advices show that a fund of several thousands has been in existence some years awaiting action.

The toastmaster then introduced Mr. Morton MacCormac, who, in a felicitious speech, invited the association members to attend the National Federation next Christmas. President Enos Spencer of the Federation made a short and pleasing address. The host of the convention, Headmaster Allan Davis, made his remarks a valedictory and closed by quoting the lines:

"It is hard for we-uns from you-uns to part,
For you-uns have stolen we-uns hearts."

Saturday morning was continuance of the pleasant weather. The association, several hundred strong, and headed by President Norman and Principal Davis, after waiting an hour on the lawn of the White House, at last were admitted single file and were received by President Taft. The promised speech was omitted and the customary handshake was soon a matter of history.

The attendance was again proved very satisfactory. The only paper read was by Mr. J. M. Kimball, of New York City, on "Shorthand." Mr. Kimball kept his audience wide awake and alert. His unique illustrations and quaint expressions cannot be summarized. They must be heard to be really appreciated. His strong points were that shorthand was too cheap, too easy and sought for the sake of the job only. Shorthand should be taught for its own sake and for its educational value.

Mr. R. P. Kelley, New York, in discussing the paper, urged that the strong schools had more influence

Frank E. Lakey, Secretary, Boston.

than the weak ones. Most schools fail in not co-ordinating shorthand and typewriting. Much drilling is absolutely essential. Mr Kelly cited a successful school in Ohio, which promised no position, but urged shorthand and bookkeeping for their educational value only. Rates are too low for the value of instruction given and for the expense of running a school. The public can be educated to paying more just tuition.

Owing to the lateness of the hour, Mr. E. E. Gaylord moved and Mr. E. F. Whitmore seconded a motion to omit the three remaining papers. Both gentlemen had prepared addresses. So voted. The reading of the secretary's report was omitted. The committee on resolutions on the death of Mr. W. H. Sadler presented a handsome set of resolutions. The treasurer's report showed a balance of $396.55. The membership committee reported 155 new names, the largest number for many years,—all were elected to membership. The total membership is 316. Mr. Allan Davis, chairman of the local committee, reported that there would be no expense for the local side of the convention, but that there was a small balance to turn into the treasury. Mr. C. O. Althause moved that the sum of $25 be allowed annually for expenses incident to the office of secretary. Mr. Chas. M. Miller seconded the motion and it was so voted. The report of the nominating committee, J. E. Gill, L. C. McCann, C. P. Zaner, J. J. Egan, G. G. Zeth, T. P. McManamin and R. P. Kelly, was as follows:

President, E. M. Huntsinger, Hartford, Conn.; first vice-president, L. L. Williams, Rochester, N. Y.; second vice-president, P. S. Spangler, Pittsburg, Pa.; third vice-president, T. P. McMenamin, Philadelphia, Pa.; general secretary, F. E. Lakey, Boston, Mass.; first assistant secretary, Flora B. Pryor, Waterbury, Conn.; second assistant secretary, Mary A. Hooper, Trenton, N. J.; treasurer, L. B. Matthias, Bridgeport, Conn.; assistant treasurer, Mrs. Matthias, Bridgeport, Conn.; members of the executive board for three years, F. G. Nichols, Albany, N. Y., and F. A. Tibbetts, Jersey City, N. J. The secretary was authorized to cast the vote and they were declared elected.

Invitations to hold the next session were received from New Haven, Conn., and Albany, N. Y. The choice fell to New Haven. The resolution committee especially emphasized the thanks due the school officials of Washington and Messrs. Allan Davis and E. H. Norman. Also the Remington Typewriter Company which furnished a photograph of the association free to each member, and to the Smith Premier Typewriter Company who provided free transportation for visit to Mt. Vernon.

After adjournment the trip to Mt. Vernon, the enjoyment of the scenery and the opportunity to view the many articles made sacred by the memory of the Greatest of Americans served a fitting climax to a harmonious, inspiring, helpful and enjoyable convention.

Dr. H. M. Rowe, Baltimore.

L. B. Matthias, Treas., Bridgeport.

R. M. Browning, Baltimore.

RESULTS OF THE SHORTHAND SPEED CONTEST FOR THE MINER MEDAL.

In the International Shorthand Contest for the Miner Medal, held at Washington, D. C., March 26, 1910, Mr. Fred H. Gurtler, of Chicago, won the Trophy, and also established a world's record for speed in the contests. Second place was won by Mr. Charles L. Swem, of New York, and third place by Miss Salome L. Tarr, of Jersey City, N. J.

Eighteen contestants entered, only eight of whom qualified in the transcripts with less than ten per cent of errors. Of these eight four were writers of Gregg Shorthand. One of the Gregg writers, young Swem, handed in two transcripts within the alloted time.

The following figures give the detailed results:

The contest was held at the Business High School, and in spite of the fact that a reception was given by President Taft for members of the Association at the same hour, a large and expectant crowd had asssembled to witness the contest. While the contestants were being seated, considerable interest was manifested by the audience in the "youngsters"—Miss Tarr and Mr. Swem—and the idea that they would have any chance at all against the older, experienced shorthand writers, was regarded as a joke. During the reading, when the young shorthand writers, Swem and Tarr, with heads bent over notebooks, were making their pencils fly, one teacher was heard to remark: "Look at what a bluff those kids are putting up!"

Dr. Eldridge announced that the dictation would be given at 140, 160, 180, 200, 210, 220 words per minute, and higher, if desired, and that the reading would be done alternately by himself and Mr. J. E. Fuller. In order to accustom the writers to the voices of the readers, several preliminary readings were given. Arrangement had been made for a system of signals for the reader so that the dictation could be given at a uniformly even rate; and in no contest ever held was there greater satisfaction expressed over the reading.

The readers announced at the beginning of each "take" the nature of the matter, and gave any proper or technical names it contained. With but one exception—the 260 take—all of matter what is known as "straight" matter, that is, non-court matter. The first was from a speech in the Congressional Record, the second and remaining ones, except the last, were from sermons. The last was a judge's charge. The deliberate coolness with which many of the writers took the dictation bespoke long training. In fact, many of the contestants were reporters of wide experience and training and had prepared themselves especially for the contest.

Dr. Eldridge in a short speech reviewed the history of the Medal and the previous contests, and announced the results of the committee, complimenting Miss Tarr highly on her wonderful record for accuracy. He then yielded the floor to Mr. E. N. Miner, editor of the Phonographic World, who made the presentation speech. Mr. Miner said that the medal was originally offered to be competed for by writers of not more than ten years' experience, the ten years to date from the time of actually beginning the study of shorthand. He said: "Mr. Gurtler, in making this remarkable record, with only a little more than four per cent of errors, you have undoubtedly proven yourself to be a verbatim reporter." He then explained that an additional bar would be added to the medal bearing Mr. Gurtler's name and showing that he was the final winner. He asked the winner to accept it with the compliments of every member of the Association. Mr. Gurtler responded with becoming modesty in a few words, and was given a round of applause.

Fred H. Gurtler.

Charles Lee Swem.

Miss Salome L. Tarr.

THE WINNERS.

Mr. Fred H. Gurtler, winner of the Medal, is 25 years of age, and began the study of shorthand at Zion City, Ill., in September 1904. After three years' experience as stenographer and teacher of shorthand he entered the reporting field in May 1907, and was admitted to membership in the Chicago Law Reporters' Association. With but a few months' reporting experience he entered the contest in 1909, and made a record of 218 words per minute net for five minutes on the testimony—the highest speed ever attained in a contest by any writer of his experience on that kind of matter. In this same contest he qualified with his transcript on straight matter with a speed of 177 words per minute.

Mr. Charles Lee Swem, winner of second place in the contest, is but 17 years of age, having been born March 3, 1893. He entered the evening classes at Rider-Moore & Stewart Schools, Trenton, N. J., September 1, 1908. After attending the night school for seven months he transferred to the day classes and remained for a month and a half. He began work as a stenographer in the latter part of June, 1909. He has not had a day's experience as a reporter, and had never been in a contest before.

Miss Salome L. Tarr was born Sept. 12, 1892, and is therefore 17 years of age. She began the study of shorthand in Drake Business College, Jersey City, N. J., on April 20, 1908. With less than two years' experience she entered the contest against seasoned reportors and made a record for accuracy which has astonished the shorthand world.

Mr. Ernest G. Wiese, the fourth Gregg writer in the contest, is a demonstrator for the Remington Typewriter Company and was at the convention in that capacity. He has not been engaged in shorthand work for two years. His record in the contest was therefore all the more remarkable.

HISTORY OF THE MINER MEDAL.

The Miner Medal was first offered in 1905 by Mr. E. N. Miner, to be awarded to the writer of not more than ten years' experience reaching the highest net speed.

The first contest was held at Baltimore in 1906, and the Medal was won by Mr. S. H. Godfrey, of England, who made a net speed of 150 words per minute on straight matter. Mr. Godfrey was successful also in the second contest, held at Boston, 1907, with a net speed of 125 words per minute on straight matter. In 1908 the contest was held at Philadelphia, and the Medal was won by Clyde H. Marshall, of Chicago, with a net speed of 242 words per minute on easy court testimony in which the Q's and A's were counted, but not written. In the 1910 contest at Washington, the matter used was difficult straight matter, none of the simple testimony being given. In 1909 the contest was held at Providence, and the Medal was not awarded because none of the contestants produced transcripts with less than ten per cent. of errors—one of the conditions of the contest. After the contest in 1909, at the request of Mr. Miner, it was announced that the contest for 1910 would be the last, and the Medal would then be awarded as a permanent trophy to the winner. Mr. Gurtler in winning this contest thus becomes the owner of the Medal which has been the cause of the fiercest stenographic battles ever waged in the history of the art. Particular interest was centered in this last contest, not only because it was the final chance to win the Medal, but because of the prestige that would go to the winner.

RESULTS OF SHORTHAND SPEED CONTEST, WASHINGTON, MARCH 26, 1910.

NAME	System	Speed	Words Read	Errors	Net	Per Minute	Per Cent. Errors
Fred. H. Gurtler....	Gregg	180	904	38	866	173	4.2
Charles Lee Swem	Gregg	180	904	79	815	163	8.7
Salome L. Tarr.....	Gregg	140	701	4	697	139 2-5	.6
Gordon Payne.....	Pitman	140	701	11	690	138	1.7
S. A. VanPetten....	Success	140	701	11	690	138	1.7
George W. Hoyt...	Graham	140	701	11	690	138	1.7
Marie J. Warren....	Universal	140	701	16	685	137	2.3
Chas. Lee Swem....	Gregg	140	701	18	683	136 3-5	2.4
Ernest G. Wiese ...	Gregg	140	701	40	652	130 2-5	6.9

Judges—E. H. Eldredge, Boston, Mass.; J. E. Fuller, Wilmington, Del.; H. L. Jacobs, Providence, R. I.; G. P. Eckels, Pittsburg, Pa.; E. H. Graven, Paterson, N. J.

ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

DEPRECIATION.

(CONTINUED FROM APRIL)

There are two general methods of calculating depreciation. One is to deduct a certain percent of the original cost annually so that at the end of a computed period of time, there will be nothing further charged to the account, it having been entirely wiped out. In this method it will be seen that it distributes the amount of depreciation equally over the allotted time of the life of the property, but it does not take into consideration the fact that repairs cost more during the later years than during the earlier years of the life of property.

The other method is to charge the rate of depreciation upon the diminishing balances, and following this method it will be plain that as the property ages and repairs increase, the depreciation charge decreases. To illustrate more fully, the following tables are given: Take one hundred dollars as the basis and ten years as the life of the machine. Table No. 1 illustrates the first method of calculation, while table No. 2 illustrates the second.

Table No. 2 shows a residual value of 35.1% at the end of ten years. Both tables show the annual charge for depreciation and repairs, it being assumed that repairs increase with the age of the property.

From a study of the foregoing it would seem that the second method would be preferable, because there is always some value remaining and not only this, but it seems quite plain that the depreciation charge should be reduced as the charge for repairs increases.

Cole states that, "There are three main policies of treating depreciation and one or more of these is adapted to every conceivable case.

"First, allowing the property to wear out or go to decay without replacements, on the theory that no use will ever be had for its like; second, keeping the property up to the original standard by frequent repairs and replacements, but without special provision for future replacements; third, allowing depreciation to continue to a certain point, and accumulating, in the meantime, special funds to be available for replacement at whatever time it shall become necessary."

An illustration of the first of these policies is the one mentioned in the preceding article relating to the real estate corporation and this policy would be considered good business procedure only in such a case as this or in one where it was intended to get a full and complete return from all of the property, and that when the business comes to an end, the property would be entirely exhausted. This would mean that to the stockholders would be returned all net receipts and they would eventually have what they had invested, plus whatever excess there might be. The accounting in such a case should show explicitly that the returns are not in reality Net Profits and that part of them, to the extent of the depreciation of the capital assets, are a return of the investment which is no longer needed to conduct the business.

The second policy can be best explained by considering a railroad in which case repairs and replacements are going on every day so that at the end of the fiscal period the road is in just as good condition as it was at the beginning, and in fact it is necessary to keep up the standard in order to maintain its standing. In this case a debit to the income account for the amount of repairs, renewals, etc., is the only entry that should be made, as it is not an addition to capital, neither has the property depreciated; but it is simply kept at its original status. Of course, if permanent improvements or betterments have been made there will be an increase in the value of the property which would have to be taken care of, and which would appear in the assets on the balance sheet.

The third policy presumes that the repairs do not keep the property up to its original valuation, as was illustrated in the case of the buildings and machinery mentioned in the preceding article, and this is the method which was mentioned at the beginning of this article where the two general methods of calculating depreciation were explained. The depreciation appears on the profit and loss or income sheet among the losses or expenses. It also may appear upon the balance sheet or may not.

Under the first plan the amount as charged off for depreciation appears among the expenses and this amount is laid aside in a certain fund called the Depreciation Fund which includes the amount of money set aside to take care of the replacements of this property at the end of its usefulness. In another plan, the fund is not set apart but is left in the business and is not in any special account, consequently can not be identified as a distinct fund. The original valuation is kept in the property account while on the liability side of the balance sheet is an item called depreciation, which represents the liability of the business to the stockholders for the amount of the depreciation as charged off. In other words, the true condition of the business cannot be given without a comparison between the two sides, and according to the best authorities can not be defended for this reason. It is also considered a poor policy to make it necessary in order to know a result to be obliged to bring opposite accounts together to show a net condition.

To quote from an authority. "No figure that is meaningless or deceptive except when read in connection with some other detached figure should be published in any form."

A third plan that can be followed is that in which no depreciation fund is set aside. There will be no depreciation fund and while the property will be valued at its decreased or depreciated value the amount of that depreciation will appear among the other assets which will be increased by that same amount.

TABLE No. 1 (On Original Cost)

	1	2	3	4	5	6	7	8	9	10	Total
Depreciation	10	10	10	10	10	10	10	10	10	10	100
Repair	1	2	3	4	5	6	7	8	9	10	55
Total annual charge	11	12	13	14	15	16	17	18	19	20	155

TABLE No. 2 (On Diminishing Values)

	1	2	3	4	5	6	7	8	9	10	Total
Depreciation	10	9	8.1	7.2	6.5	5.9	5.3	4.8	4.3	3.8	64.9
Repair	1	2	3	4	5	6	7	8	9	10	55
Total annual charge	11	11	11.1	11.2	11.5	11.9	12.3	12.8	13.3	13.8	119.9

METHODS OF TEACHING

RAPID CALCULATION

C. E. BIRCH,

Department of Commerce, Atchison County High School,

EFFINGHAM, KANSAS.

Methods of Teaching Rapid Calculation.

Not long since I had the privilege of auditing the books of a small building and loan association. I say privilege, for what I learned from that audit was worth more to me than what I earned. Among other things, I checked up some interest computations which had been extended without the aid of interest tables. As you know those who borrow from such institutions make monthly installments, a part of which goes to reduce the principal and a part to pay interest on the debt. All above the interest due the company goes to the credit of the customer's account. In this particular company these amounts bear interest at 9%. Let us suppose John Brown's account has the following credits :

July 1,	$12.00
August 2,	12.00
September 3,	12.00
October 4,	12.00
November 1,	12.00
December 1,	12.00

At the beginning of each six months each account is credited with interest on the payments made. The first payment has been bearing interest for six months; the second five months; the third four months; the fourth three months; the fifth two months, and the sixth for one month.

This makes a total of 21 months. In other words the interest on $12.00 for 21 months will amount to the same as the sum of the interest amounts due on each payment figured separately.

Interest on $12 for one month = $.09.

$.09 x 21 = $1.89, total interest to credit.

Another method is to find an equivalent sum which can be placed on interest one month, thus :

$12.00 x 6 =	$72.00	
12.00 x 5 =	60.00	
12.00 x 4 =	48.00	
12.00 x 3 =	36.00	
12.00 x 2 =	24.00	
12.00 x 1 =	12.00	$252.00

This sum, $252.00, if placed on interest one month at the same rate will produce just the same amount of interest, $1.89. Adding the payments and interest, $73.89 which will bear interest from the beginning of the new year.

It seems to me that if teachers can obtain practical work of this nature from local companies, no matter whether in interest or not, they can use such material to splendid advantage, as students realize the live, applicable character of the work and take far greater interest in such lessons for this reason.

Another excellent drill can be obtained from a page out of an individual bank ledger. Balance, check and deposit columns can be very quickly ruled and it will not require much time to dictate the data necessary. When the new balances have been extended, prove the work by footing the columns: the total of former balances plus the total deposits, minus the total checks should equal the total of the new balance column.

In some sections of the country the first work an aspiring bookkeeper is given to do is the keeping of the time book or pay roll. Some work of this kind affords an excellent opportunity to make use of aliquot parts. This may be done by making the rate per hour some common aliquot.

You can hardly do too much work in billing. It is a good idea to have your calculation class review the billing done by the office practice department. This will give a check on the office work and at the same time help your calculators.

The principal reason for trying to get a great variety of problems is to avoid monotony. You can give the required amount of repetition necessary without tiring the student of the subject. Every lesson may contain some addition, for instance, yet the student finds the work fresh and interesting because it comes in a new dress.

It should be our constant aim to assist our pupils to develop the mechanical side of arithmetic to such an extent that in the solution of complicated problems the mind may be left free to concentrate upon the reasoning involved. However, in order to develop such facility, we must drill upon work which is simple in thought, so that the pupil may devote his full energies to the immediate performance of the addition, multiplication, or whatever the process may call for. It is true that in some cases, interest solutions, for example, the mind must do some very quick thinking to decide among several possible methods, but this is also quite valuable training. I have had shorthand students tell me that the rapid calculation drill just preceding a shorthand dictation helped them to attain a higher rate of speed. I have no doubt of it. Anything that quickens the mental faculties will affect the quality of work all along the line. You will see it in your regular arithmetic and bookkeeping classes as well.

The next and the concluding article of this series will deal with contests, standards for completion of the subject, etc.

Cost Accounting—Continued from page 27.

vital factor in this system as the price is in piece work, is the setting of a satisfactory time limit.

There are many methods and devices for recording the workman's time. Many manufacturing concerns still retain the old check or tally system. Each man is given a numbered check which he deposits at the gate or time keeper's office when he leaves the works, and which he calls for when entering. Each department is provided with a rack of hooks, numbered to correspond with the workman's check, on which the checks are hung and a record taken of those absent, late, etc.

The use of time clocks and other mechanical devices for this purpose has now become quite general. Each workman has a numbered card which he rings "in" and "out" on entering and leaving his work, the clock automatically recording the time. The number on the card corresponds with the man's number on the pay roll.

Many different methods of arranging pay rolls may be devised, the object being to show a summary of each man's time for a given period, his rate, amount due, etc. When a department does a variety of work the pay roll should show a distribution to the proper accounts.

RECORD OF EMPLOYES.

While not directly affecting the cost record, a detailed list of all men in the employ of a manufacturing plant should always be kept on file. This can best be accomplished by means of an alphabetical card index, the cards giving all the information possible in regard to the men. They should record the name, department, address, date employed, former employers, and any other information which may be of value. Some firms also keep a record of all applicants for positions in a similar manner.

Having taken up in detail the various items going to make up the cost of production our next step will be to apply these various theories to the installation of a cost system which will be treated in the next article of this series.

TALKS ON ENGLISH

S. ROLAND HALL,

Principal of the School of Advertising, International Correspondence Schools,

SCRANTON, PA.

IN THE DAY'S WORK.

I have had some experiences lately that have made me feel that promptness and careful attention to all of a correspondent's requests are fully as important as the literary part of business correspondence. I am interested in an enterprise in which material of various kinds will be used—sample jars, mailing cases, etc. I have been writing to manufacturers in the effort to get samples and prices.

In several cases it really seemed to me as if the manufacturer was trying to test my patience by waiting from three days to a week before answering my letter. Several of them forgot to send the samples they referred to in their letters. In other cases the matter of samples was overlooked for a few days after the letter was written or the samples were ordered to be forwarded from a distant factory without any explanation to me that the samples would be a few days late in arriving. In still other instances reference were made to prices and sizes that were not clear, thus necessitating another letter and a further delay of a week or ten days.

As I had to have all the material before I could proceed with any of it, one man's delay would tie up the whole job.

Really, when one has a chance to see the dowdy, indifferent way in which a great many business concerns take care of inquiries and prospective customers, the wonder is that there are so many successes and not more failures.

How refreshing it is to get a reply by return mail from an enterprising man who is careful to label every sample and to give you all the necessary information in complete form, and to write in such a way as to make you feel you are going to get prompt, careful service if your order is placed with him. It is a pleasure to send business his way, and we do it, too, whenever we can.

Keep promptness in mind. You don't know what you sometimes lose by being a day late. An inquirer very often writes to several different concerns. Some other correspondent replies by return mail, and the order may be closed before your belated letter has a chance to get in its work, particularly if the inquirer is in a hurry—as inquirers sometimes are. You may never learn why you lost the order.

When you cannot give full attention to the request immediately, at least write the inquirer and tell him you will reply fully in a day or so or whenever you can. If you can truthfully say so, tell him that you have just what he wants and ask him to wait to get your full information before placing his order. In this way you may hold the matter open.

People are doing business by correspondence more and more. The man who has been in the habit of neglecting letters should wake up. It cannot be afforded nowadays.

And, by the way, it is a good plan to remember that a letter can sometimes get in where the most persistent solicitor cannot enter. Most men will see that their mail gets careful attention, either by them or by some one who can be trusted to see that nothing important is neglected.

The other day a man said to several of us: "Would you like to see a letter that would make such an impression that a man who received it would send to a stranger a check for $50 on pure faith and agree to pay $50 more for a service to be rendered?" We said we should like to see such a letter. We never saw it but we saw the check that it brought, and it was for $50, too. Despise not the letter. Handled promptly, carefully and rightly, it has great power.

A number of concerns that use form letters are nowadays sending them out without the customer's name and address at the top. When so many thousands of facsimilie typewritten letters are mailed, most business people know the printed letter by its looks. Somehow it makes you feel like saying "Fudge" or "Piffle" if a printed letter shows a solemn attempt on the part of the advertiser to make you believe that it is original typewriting. What's the use? There is no real need for the name at the top of the letter anyhow. Leave this off and start with the first sentence of your opening paragraph. The great mail order house of Larkin & Co., even in their regular business letters, do not use the customary salutation of "Dear Sir" or "Dear Madam." Says Mr. Weirs, the chief correspondent: "You don't begin a personal conversation with Dear Sir or Dear Madam. Why do so in a letter?"

I have recently experimented with several form letters in which I omitted name and address, and I cannot see that results have suffered in the least. In fact, the results seem to be unusually good. This method certainly saves a great deal of work and it also saves a great deal of poor matching.

This reminds me that there is a marked tendency in some quarters to do away with little deceptions that business men for years have thought necessary. Brill Brothers, well known as very successful New York advertisers, are out with a frank talk in one of the New York dailies this week in which they say that hereafter they will explain what value they can give in their $20 suit instead of telling the old story of $20 suits for $17.48, $4 hats for $2.98, etc. This is a radical move, for most advertisers know the value of the bargain offer. It takes nerve to start a new policy such as Brill Brothers outline, but maybe we shall some day find out that in all branches of business the frank, unvarnished truth is in the long run not only good morals but good business.

A hint: The use of the 10-point typewriter will enable you to write a fairly long letter and still have it appear short.

A page of typewriting ought to have three paragraphs in it anyhow. In a double-spaced letter, long quotations, citations, etc., look very well in single-spaced matter.

To save file room, let carbon copies appear on both sides of a sheet. That is, for a two-page letter, instead of using two sheets to make the carbon copy, use first one side of the copy paper and then the other. One large concern has greatly economized in its filing room by the adoption of this simple plan.

Mr. R. J. Maclean, formerly of the of the Goldey College, Wilmington, Del., and the last year Secretary of the Wilmington, Del., Board of Trade, has accepted the Secretaryship of the Spokane, Wash., Chamber of Commerce. Mr. Maclean takes possession of his new position May 1, from which time on there will be something doing in Sopkane. Mr. Maclean has made a splendid record in the East, and with his experience, we feel sure he will soon be accomplishing things worth while in the far West.

Commercial Law

MRS. LAURA C. NISWANDER,

Central Normal College, Danville, Ind.

BAILMENTS.

CONTINUED.

In the modern classification of bailments, bailments for the sole use of the bailee correspond exactly to the Roman Commodatum. In this class of bailments the sole benefit is received by the bailee, consisting of the use of the goods bailed, and the bailor is entirely without recompense. It will be seen that this bailment is simply a gratuitous loan and includes all cases of borrowing the goods of another without recompense. This relation can only be created by contract for it is only by the owner's consent that one can acquire the right to use gratuitously for his own benefit another's goods without paying for such use. So like all other contracts the parties must be competent to contract and fraud must not enter in or the contract will be violated.

The absence of any intended compensation to the bailor for the use of the chattel is the essence of this class of bailments. It is the thing that distinguishes it from all other bailments. The bailee must pay the ordinary expenses incidental to the care and preservation of the thing bailed during the time of the bailment, but this fact will not change the gratuitous nature of the bailment.

In gratuitous loans the use must be the principal object sought, and not merely incidental; for if the use is for joint benefit of bailor and bailee it becomes a bailment of hire.

While the rights and liabilities of the parties to a loan are governed by the terms of the contract, yet there are some general principles of construction which will control in the absence of any express provision to the contrary. As mentioned before, the borrower must bear all the ordinary expense incidental to the care and preservation of the goods bailed, but should any extraordinary or unusual expenses become necessary then the lender must bear them.

It is the duty of the lender to notify the borrower of any defective or dangerous nature of the articles loaned. If the defect were unknown to the lender or it was equally obvious to each party then no liability will attach, but if the lender fails to make known to the borrower a hidden defect and the borrower is injured thereby then the lender will become liable for damages.

Articles loaned for one purpose cannot be used for another. The lender has a right to prescribe the conditions upon which he is willing to loan his goods. So strict is this rule of law that it has been held that if a horse is loaned to ride to a certain place over a certain route the borrower had no right to ride him in another direction even though it would not be so far and the roads in a better condition. A gratuitous loan is considered a strictly personal trust unless a different intention can be inferred from the circumstances. The borrower must return the thing borrowed at the expiration of the period for which the loan was made. If he does not do so he becomes absolutely liable for the goods and even for any accidents that might befall them.

The general principles which are applicable to gratuitous bailments are in the main applicable to mutual benefit bailments. The fundamental distinction between these bailments is that in the latter class each party contemplates receiving some benefit or advantage from the bailment.

Bailments for the mutual benefit of both parties are divided into two classes, pledge and hire.

A pledge is the delivery of goods by a debtor to his creditor to be kept as security till a certain debt or obligation be discharged. This giving of a chattel to secure a debt is of the greatest antiquity. Even in the Mosaic Law are instances to be found of the taking of pledges, and this is especially noticeable by reason of the care taken of the pledgor and the prohibition of undue severity on the part of the pledgee. Thus, it is said, "If thou at all take thy neighbor's raiment to pledge, thou shalt deliver it to him by that the sun goeth down." Among the Romans the pledges were recognized and regulated by law. And in England the first to make a profession of loaning money for security were the Jews. For this risk they charged the most exorbitant interest, sometimes amounting to 65 per cent. From the time of the expulsion of the Jews under Edward I until 1546 the taking of interest for loans was illegal. From this date we can trace the legalizing of pawnbroking and its regulation by the laws of England. In France the business of pawnbroking is carried on as a public institution where the poor can borrow money at a reasonable rate of interest.

In our own country as in England, it is carried on by private individuals and in nearly all the states the business is regulated by statute.

As a rule anything may be pledged that can be assigned or sold. This bailment being for the benefit of both parties will require ordinary care. Only by special agreement can the pledge be made to cover an obligation not yet incurred. The debt secured may either be absolute or conditional.

Upon the nature of the pledge will depend the right of the pledgee to use the chattel. If a moderate use of the pledge will be essential to the preservation of the pledge then is the use not only justifiable but indispensible to the faithful discharge of the trust. The pledgee of stolen or found property acquires no title to it as against the real owner. It is on this principle that stolen goods are often received from pawn shops.

The pledgee has several remedies after the pledgor is in default. He may sue the pledgor without selling the pledge, or he may file a bill in equity and obtain a decree of foreclosure, and lastly he may, after giving reasonable notice to the debtor to redeem the pledge, sell the pledge. The sale must be open and public, and the pledgee has no right to retain the pledge in satisfaction of his account; for so long as he does this he holds it as a pledge, and must return it upon being tendered the amount of the debt together with interest and all legal charges.

The last general class of bailments is that of hire, and may be defined as a delivery of personal property to another to be used, or to have some labor performed upon it for a compensation. As in other kinds of bailments the parties may determine for themselves the extent of their rights and liabilities, and any special contract will be enforced; but the agreement must be clearly proved, for the bailee's rights will not be enlarged nor limited by words of doubtful import.

The bailee is entitled to the exclusive use of the property for the time it is hired.

The bailor must warn the bailee of any defect or dangerous qualities which would render the property unfit for the use intended.

After the time for which the property was hired has passed, then it is the duty of the hirer to deliver the thing back to the bailor and to make recompense if such recompense had not been made in advance.

In bailments for hire of service, the primary duty of the bailee is to perform the agreed service in good faith. The workman should do the work himself unless from its nature and the circumstances of the case it is understood that it is not a personal case. If a workman deviates from his instructions and makes his work valueless he can claim no compensation, but if the article be of some use and is received, he can claim the value of his work; but if the deviation makes the thing more valuable, he cannot collect for his extra work unless the change was consented to.

Hire of custody is a contract for the hire of care and attention to personal property. There is usually no special labor to be performed in reference to the thing bailed, the custody being the main thing desired. This bailment differs from Deposit in the fact that in deposit there is no compensation. Warehousemen, agistors, wharfingers, commission merchants, etc., come under this head. These people are required to take ordinary care of property and are liable for any neglect to do so.

Hotel keepers on account of the particular position of trust which they occupy and their relation to the public are held to a stricter liability than the ordinary bailee for hire. A hotel keeper must accept all who present themselves if he has room, but he may refuse a disorderly guest. He is an absolute insurer of the goods of his guest except from damage by acts of God, the public enemy, or any fraud of the owner himself. While he may not refuse to become liable for the goods of his guest, he may give notice to his guest that he will not become responsible unless the goods are delivered to him to be placed in his safe.

The liability of the common carrier is much the same as that of a hotel keeper. He must receive all goods presented to him uless his carriage is full or the goods are of a dengerous nature. He may demand his fees in advance, and under the common law he was not obliged to charge all alike; but under our present laws, discrimination in rates is being abolished.

The carrier of persons is not liable in the same way as a carrier of goods. He must make no distinction among those who present themselves for transportation, and is only liable when an injury results from the negligence of the carrier or his agent. While he is not an insurer of the passenger, he is liable for results of the slightest negligence, either to the passenger or his baggage.

Worth More.

NASHVILLE, TENN., March 29, 1910.

Each issue of THE BUSINESS EDUCATOR is worth more than one has to pay for a year's subscription.

C. J. STYER,
Manager Southern Correspondence School.

ELEMENTS OF COST ACCOUNTING.

BY THOMAS G. FARRELL.

Part II.

MATERIAL RECORDS.

A satisfactory cost system must provide a means for taking care of and recording all the items going to make up the final cost. As explained in a preceeding article two of the main items making up the Factory Cost are Material and Labor, and the methods of handling these two factors in cost accounting are very important.

Ordinarily the first step in the manufacture of a product is the procuring of raw material, and in the handling and recording thereof we have to deal with the following branches:

1. Purchasing, including necessary records.
2. Storage of material and supplies.
3. Store room records.
4. Perpetual Inventories, including tool and pattern records.

Let us first consider the purchasing of material and its relation to the manufacturing cost. In a manufacturing plant the buying of all material and supplies used by such a plant constitutes the function of the purchasing department. Thus it will be seen that any expense incurred in the conducting of this department is chargeable to manufacturing expense, inasmuch as such expense may be traced directly to material and supplies used in making the finished product of the plant, and as such must be charged into the Factory Cost.

When material is required for use in the factory a requisition is made on the purchasing department, this requisition giving all details as to quantity, size, quality, etc. In order to purchase material to cover these requisitions in a satisfactory and economical manner, certain information must be at the disposal of the purchasing agent. Briefly this information consists of

1. List of all dealers in materials and supplies used by his firm.
2. Catalogue and price list file, properly indexed.
3. Record of quotations received.

The part of the purchasing department records that is of interest to us in connection with the recording of material is the purchase order. When an order is placed for goods it is, of course, necessary to keep a copy for reference. As many copies as are desired may be made of this purchase order, but for ordinary purposes three are sufficient. The original of this order is sent to the firm from whom the goods are to be purchased; the first copy is retained by the purchasing department for checking and follow-up purposes; and the remaining copy goes to the receiving clerk or stock room, to check the goods when received. This copy is then returned to the purchasing department to notify them of the receipt of the goods.

This now brings us to the Stock Department. The duty of the stock-keeper is to receive all material purchased, and to see that it is properly stored, distributed and recorded. As noted above the stock-keeper is enabled to check the incoming material by his copy of the purchase order, and in this way avoid the possibility of receiving goods that have not been ordered. All material that is to be kept in the stock room should be systematically arranged in bins or on shelves, each different kind of material or article by itself, to facilitate handling and the taking of an inventory.

For the purpose of keeping track of materials in stock a record is kept of the receipts and disbursements, usually in the form of a card index or loose leaf book. The form of this record (one card or leaf being used for each kind of article in stock) should show, as a heading, (1) name of the article, (2) size or kind, (3) where stored, (4) high and low limits, and any other information desired. Below this should be provided spaces for recording the dates, amounts received and delivered, and the balance on hand. These record cards are filed under guide cards indicating the classes of goods. For instance under the heading of "Files" would be filed the cards representing the various sizes of files; under the heading of "Screws" would be filed the various sizes of screws, etc.

Material is delivered by the stock-keeper only on properly signed requisitions from foremen or department heads. This requisition may be simple or explicit in form, as the needs of the records require. The usual form covers (1) description of material or article, (2) quantity, (3) what the material is to be used for, etc. These requisitions are entered on the stock or inventory cards mentioned above and the balances shown after they are deducted should agree with the actual amount of goods in stock. To verify these records actual inventories of the stock on hand should be taken at intervals.

In manufacturing plants tool rooms are often in charge of the stock-keeper, but more often each department has its own. The idea of the tool room is to furnish a place for the keeping of all tools used on the machinery, a record being kept of each tool that is given to a workman to insure its return.

Strictly speaking, perhaps, the subject of perpetual inventories of the factory equipment — machinery, tools, patterns, etc—does not come under the heading of Material, but it is of importance when considered in connection with the inventories of raw and finished materials. This perpetual inventory embraces a complete record of the equipment of a plant, properly classified and numbered, a description of each individual machine, tool, power unit, etc., with original cost, present valuation, location, etc. This inventory should be gone over yearly and the proper amount of depreciation written off.

LABOR.

In many manufacturing industries labor is the gratest item in the cost of production, direct labor often constituting from forty to fifty per cent. of the cost. It will therefore be readily seen that the method of paying labor should be carefully chosen, and that complete records should be kept showing the disposal of all money paid out for labor.

There are three methods of paying labor most in use at the present time, namely, day work, piece work and the premium plan. Day labor is the oldest of these methods. By this method workmen are paid a certain sum for the days' labor, regardless of the amount of work turned out. The chief objection to this system is that the amount of work done depends entirely on the skill and honesty of the workman, thus making it impossible to obtain a labor cost on a unit of production that will not vary. There are always certain men in a plant who must be paid by the day or hour, their duties being of a general nature and not applied directly to the manufacture of the product. This class of men would include most of the indirect labor of the plant.

The theory of piece work is a simple one. A definite price is set for each job and the workman is paid proportionate to the amount of work done. This proves an incentive to the workmen to turn out as large an amount of work as possible, thereby increasing his own pay and also increasing the profit of the manufacturer, who secures an enlarged output without adding to his expense charges. The success of this method must be due, of course, to the setting of equitable prices, which will be satisfactory to both employer and employe.

The premium plan is carried out by setting a time limit on a piece of work, from a day pay basis, the workman being paid a premium for every hour he succeeds in reducing this time, the premium being a division between the employer and the workman of any wage so saved. The

(Continued on page 24.)

OMAHA

Following are some announcements in addition to those printed in the April B. E. relating to the Convention at Omaha, May 26, 27, 28, of the Central Commercial Teachers' Association and the Western Commercial School Managers' Association.

CONTINUED FROM APRIL NUMBER.

12. A Good English Course—C. T. Smith, Kansas City, Mo.; Willard Morris, Kansas City, Mo.

13. The social side of school life—J. C. Lay, Richmond, Mo.; R. N. Ecklund, Waterloo, Iowa.

14. Faculty Meetiogs—A. E. Bates, Boonville, Mo.; Allen Moore, Chillicothe, Mo.

15. Literary Societies—C. E. Bridenthol, Hopkinton, Iowa; Miss E. Irish, Iowa City, Iowa.

16. Value of Inter-communication Business Practice—T. W. Mackie, Norfolk, Neb.

17. Parliamentary Law—Should we teach it and how?—E. R. Otis, Milwaukee, Wis.; J. E. Chalund, Wahoo, Neb.

18. Deviations from the regular daily program—J. A. Gunsalley, Lamonia, Iowa; Phin. J. Maw, Oskaloosa, Iowa.

19. The Proprietor in the community—C. C. Carter, Joplin, Mo.; Frank M. Evans, Syracuse, N. Y.

20. Athletics—C. A. Siegfried, Oskaloosa, Iowa; Geo. Spaulding, Kansas City, Mo.

21. Class vs. Individual Instruction—C. J. Browning, Newton, Iowa; J. E. Downey, Ft. Dodge, Iowa.

22. The responsibility of the School for the success of the student—Sister Mary Cyrl, Des Moines, Iowa; Geo. E. Dougherty, Topeka, Kansas.

23. School Records—G. E. Chapman, Toledo, Iowa; W. H. Dryden, Kansas City, Mo.

24. School Paper—Daniel W. Edwards, Oskaloosa, Iowa; C. T. Richards, Washington, Kan.

25. Should typewriting be included with the bookkeeping course?—B. W. Plage, Kansas City, Kansas; M. R. Barlow, Kansas City, Mo.

26. Does Special training for the civil service pay?—A. C. Van Sant, Omaha, Neb.; Father P. A. Kanney, Collegeville, Ind.

27. What mechanical equipment should be included in the office practice department? W. G. Henderson, Chicago, Ill.; J. H. Whitten, Onargo, Ill.

28. The quiet influence of the real teacher on the life of the student—Sister Dominica, Waterloo, Iowa.

29. The weakness of the Business College graduate when he enters real business life—N. P. Sutten, Des Moines, Iowa; J. A. Zellers, St. Louis, Mo.

30 Are the schools turning out better typewriting operators than formerly?—F. A. Britten, Kansas City, Mo.; C. V. Oden, New York City.

FRIDAY A. M.

9:00. Joint Session—G. W. Weatherly, presiding; Address—W. N. Ferris, Big Rapids, Mich.

10:00 Meeting of Central Commercial Teachers' Association.

1:30 Meeting of Central Commercial Teachers' Association.

4:00 Joint Session, G. W. Weatherly presiding; Address—W. N. Ferris.

8:30 Joint Session—G. E. Weatherly, presiding.

6:00 Joint Banquet; Popular Lecture—W. N. Ferris,

THE CENTRAL COMMERCIAL TEACHERS' PROGRAM IS COMPLETE.

Those who attend the meeting of the Central Commercial Teachers' Association in Omaha, May 26, 27, 28 will find everything in readiness. Thanks to the energy of the committee the program is completed in every detail. There are no open dates to be filled on the spur of the moment. Albeit there will no doubt be a number present fully competent to "fill in" if called upon to do so, but the committee plans otherwise. Promises have been received from all whose names appear on the program.

The Commercial Club and its "Committee of One Hundred" is prepared to welcome the visitors and will do everything possible to make the occasion memorable. Like a sweet morsel under one's tongue will be the recollections of the Omaha meeting.

Aside from the program the meeting with other workers, the visit to Omaha and the west, will be educational, broadening and of inestimable value in after years.

Here is the program in full:

Program.

Central Commercial Teachers' Association
May 26, 27, 28, 1910
Boyles' College, Omaha, Nebraska.

8:00 P. M., THURSDAY, MAY 26, 1910.

Business Managers' Reception to the Central Commercial Teachers' Association and registration of members.

8:00 A. M., TO 9 A. M., FRIDAY, MAY 27, 1910.

Enrollment of Members.

9:00 a. m. Joint Session Central Commercial Teachers' Association and Western School Managers' Association.

Address of Welcome by Mayor Dahlman, Omaha.

Response by Mr. B. F. Williams, President Capital City Commercial College, Des Moines, Iowa.

Address, W. N. Ferris, Big Rapids, Mich.

10:00 a. m. Meeting of Central Commercial Teachers' Association.

President's Address.

Psychology and the Teacher, Dr. W. H. Davidson, Superintendent of Public Schools, Omaha, Neb.

The Genesis of Penmanship Instruction, C. P. Zaner, "The Zanerian," Columbus, Ohio.

OPEN SESSION—NOON.

1:30 p. m. Typewriter Speed Demonstration by Miss Rose Fritz, Champion Speed Operator of the World, New York, N. Y., and others.

2:30 p. m. Training for Expert Speed in Typewriting, A. C. Van Sant, Omaha, Neb.

Commercial Education in the Universities, S. H. Goodyear, Cedar Rapids, Iowa.

The Principal's Relation to the Community, H. A. Owen, Decatur, Ill.

The Typewriter and its Relation to Business Schools, Wm. Allen Dyer, Gen'l Manager Smith Premier Typewriter Co., Syracuse, N. Y.

4:30 p. m. Joint Session.

Normal Address, W. N. Ferris.

6:00 P. M. BANQUET—ROME HOTEL.

SATURDAY, MAY 25, 1910.

9:00 a. m. Meeting Central Commercial Teachers' Association.

How a Woman can run a Business College, Ione Duffy, Omaha, Nebraska.

9:30 a. m. Brown's Trophy Typewriting Contest.

10:00 a. m. Joint Session.

Remarks and Suggestions Pertaining to Business Education, Address, Col. Geo. Soule.

Normal Address, W. N. Ferris.

OPEN SESSION—NOON.

1:30 p. m. Meeting of Central Commercial Teachers' Association.

Why many Students Fail to Attain Speed in Writing Shorthand, Jerome B. Howard, Phonographic Institute, Cincinnati, Ohio.

Salesmanship as a Business College Study, R. H. Peck, Principal Brown's Business College, Davenport, Iowa.

JOINT SESSION.

Normal Address, W. N. Ferris.

2:30 p. m. Business Meeting, Central Commercial Teachers' Association.

Williams' Medal Rapid Calculation Contest.

ADJOURNMENT.

Rapid Calculation Contest for the Williams Medal to be held at Omaha, Nebraska, at the May Meeting of the C. C. T. A.

1. The contest will be limited to three subjects—addition, interest and trade discounts.

2. The contest will be divided into two parts; first, a preliminary contest; second, a final contest.

3. In the preliminary contest, five problems in each subject will be dictated to contestants who will obtain their answers with the aid of pencil and paper.

4. In the final contest, the work will be done at the blackboard under the direction of a committee.

5. The three contestants in the preliminary earning the greatest number of points will be admitted to the final contest.

6. The contestant earning the largest number of points in the final contest will be deemed the winner of the medal, and the school presenting him will be entitled to a certificate which will recite that a student of that institution won the medal offered by the Central Commercial Teachers' Association for proficiency in rapid computations.

7. Schools whose proprietors, principals of departments, or teachers are members of the Central Commercial Teachers' Association or the Western School Managers' Association may present students for admission to the contest.

8. The names of contestants must be presented to the committee at least six hours before the preliminary contest and must be offered in the following form:

This is to certify that .....has become a student of the .....since August 15, 1909, and was not enrolled in the foregoing school or any other business college or commercial high school prior to that time.

Signed .....

9. The committee in charge of the contest shall dictate to the students in the preliminary contest five problems each in addition, interest, and trade discounts. The problems in addition shall consist of fifty figures, a column ten deep and five wide. The first correct answer to each problem shall count one for the contestant; the second correct answer shall count one-half point for the contestant; and the third correct answer shall count one-fourth point.

10. The committee in charge of the contest shall dictate five problems in each of the other subjects—interest and trade discounts—and the points shall be credited as outlined in section 9 of the these rules.

11. The committee shall settle all minor questions that may arise, shall prescribe the regulations for the final contest, and shall formulate rules for future contests in case the C. C. T. A. shall decide to make the rapid calculation contest an annual feature of the meetings.

Rules Governing the Typewriting Contest to be held in Connection with the Meeting of the Central Commercial Teachers' Association at Omaha, May 26-28.

1. The prize to be awarded is known as the "Brown Trophy" presented by G. W. Brown of Jacksonville, Illinois.

2. The contest shall be open to pupils of commercial schools or commercial departments of public schools, whose proprietor, principal, or one teacher is a member of the Central Commercial Teachers' Association.

3. No pupil shall be allowed to participate in the contest, who began the study or practice of typewriting prior to August 15th preceding the contest.

4. Schools wishing to enter contestants must make written application to the secretary of the association two weeks prior to the meeting. Names of contestants must be filed with the secretary of the association twenty-four hours before the preliminary contest opens, said name to be certified to by the principal of the school by filling in the following form:

I hereby certify that ..... who is entered as a contestant in the typewriting contest for the "Brown Trophy" began the study of typewriting ..... in .....
Date *Name of School*
and that to the best of my knowledge and belief was not familiar with the use of the typewriter prior to the date above written, and that I am a member of the Central Commercial Teachers' Association.

[NOTARIAL SEAL] Signed .....

5. A committee shall be appointed by the president, and notified at least two weeks prior to the meeting, said committee to select the material to be used in both preliminary and final contests, pass upon the papers of all contestants and render the final decision as to the winner of the trophy.

6. The matter selected by said committee shall be non-technical in character and such as is found in current correspondence, books, magazines, newspapers, etc. The matter given in each contest shall be new and shall be the same for all contestants. Each contestant shall be permitted to see his paper after it is graded, but all papers shall be turned over to the secretary of the association.

7. The association shall provide suitably engrossed certificates for each school whose contestants write fifty words or more, net; also for each contestant writing fifty words or more, net.

8. The school winning the trophy shall be allowed to retain it until the next meeting of the association at which time it shall be returned to the association and again contested for. Any school winning the trophy five consecutive years shall be allowed to retain it as a permanent possession.

9. The preliminary contests shall be held not later than the afternoon of the date preceding the adjournment of the association, and the final contests shall take place not later than nine o'clock of the morning following the preliminary contests.

PRELIMINARY CONTESTS

10. Two preliminary contests shall be held:
- a Five minutes, writing from dictation.
- b Five minutes, intermission.
- c Five minutes, writing from copy.

FINAL CONTESTS

- a Fifteen minutes, writing from dictation.
- b Five minutes, intermission.
- c Fifteen minutes, writing from copy.

DEDUCTIONS

Five words shall be deducted for:
- a Omission or repetition of letters.
- b Omission or repetition of a punctuation mark.
- c Incorrect spacing.
- d Piling letters.
- e Failure to begin line at proper point.
- f Failure to capitalize or for each capital so badly out of alignment as to indicate imperfect shifting.
- g Every misspelled word.
- h Every word omitted.
- i Each transposition of letters.

11 The work of the preliminary contests shall be combined and only the contestants having the highest totals in the preliminary contests may enter the final contests.

12. Each contestant must furnish his reader for dictation and also his machine. Readers shall read all punctuation, capitalization, paragraphing, numerals, etc. Figures will be counted as though expressed in words. All contestants shall write at the same time from the same matter. Contestants shall be designated by number and their names shall not appear on their papers until all corrections and grading shall have been completed.

Growing Better.

ENID, OKLA., March 28, 1910.
THE BUSINESS EDUCATOR,
Columbus, Ohio.

Gentlemen: I enclose herewith, my check on the Oklahoma State Bank for one dollar for which kindly extend my subscription to the Professional Edition of THE BUSINESS EDUCATOR for one year. It's so good now I can't do without it, and growing better with every issue.

Very truly yours,
C. V. CRUMLEY.
Enid High School.

THE WEAVERS OF NEW YORK.

The looms we visited are new in the city of Gotham. They are tapestry looms of a pattern unchanged after centuries of use. And the art of the weaver of these fabrics, we are told, is far too ancient for record.

The art we beheld is almost absolutely unaltered. The looms are installed in a studio place that was once a palatial stable. They are copies of what are known to the craft as the Aubusson looms of France. The men engaged in making tapestries upon this old device are foreign craftsmen, trained to their guild and wondrously skilled in the art.

It provided a singular sensation to leave the busy, noisy thoroughfare of modernity and ascend to that conclave of looms so allied to the past. There were two great apartments devoted to this enginery of beauty. Enginery seems the only adequate word. The looms we saw are combinations of huge wooden frameworks, beam-like levers, twining ropes, and tightening devices, the whole resembling those monstrous stone-heaving catapults inseparable from ancient war.

Unlike the tapestry looms at the Gobelin workshops in Paris, these are made to stretch the warp horizontally, about waist-high to a man. At the rear of each loom, on a slanted bench, sit the weavers who work the design. Beneath the warp, and readily visible through its many tight-stretched strands, the pattern lies close under hand. It is drawn on a monster sheet of paper and colored with painstaking skill. Above it bend the weavers of the cloth, each softly supported with pillows. One pillow to sit on and one on which to lean, each workman adjusts to his needs. His colors (the woofs) are wound on spools and resemble a heap of large-sized, brightly colored and differently hued caterpillars ready to spin out their substance. There are frequently as many as 20 or 30 of these shuttles beneath one workman's hands.

It is wonderful and utterly bewildering to see these craftsmen weave. Their hands out-machine a machine as they grasp at the warp, to lift two, four, five or any number of strands, shoot a bobbin in and out, and make a singular tie, to drop that particular caterpillar, clutch up another, tie in its thread, and pounce upon a third or fourth, and return, perhaps, to number one. They keep those red, green, gold and purple caterpillars in a constant state of agitation. They grasp at the warp and play in a strand and finger new strings, as if the cords were the wires of some silent harp on which they play a ceaseless composition that expresses itself in color. Yet fast as their fingers seem to play upon this soundless instrument, it is slow, hard toil with eyes and hands to stitch in those units of the scheme.—Philip Verrill Mighels, in Harper's Magazine for May.

BOSTON AND THE N. E. A.

The National Educational Association will meet in Boston, July 2 8, 1910. The Department of Business Education will meet as usual. A most excellent program will be offered. Live, up-to-date topics will be presented by men high in the ranks of the profession. A large attendance is desired and expected. Will not all who are interested in commercial education help to make this the greatest meeting in the history of the department?

The complete program will be announced in the June BUSINESS EDUCATOR.

JAMES S. CURRY,
Department President,
Head Shorthand Department, High School of Commerce, Cleveland, O.

NEWS NOTES AND NOTICES

Prof. Jno. F. Draughon, Nashville, Tenn., head of the chain of Draughon Colleges, reports that satisfactory headway is being made towards increasing the number of schools to 100, which is the number he states he intends establishing. Thirty-eight colleges have already been established, eight of which have been opened during the past 90 days.

Mr. Chas. F. Zulauf, recently with the Commercial Institute, Scranton, Pa., has purchased the Detroit Commercial School, 204 Griswold St., taking possession April 6th. Mr. Zulau is a man of good qualities and deserves success, and we wish him all that he deserves in the school business.

F. F. Carter, who will graduate this year from Colgate University, Hamilton, N. Y., has just been chosen as commercial teacher in the Stamford, Conn., High School, for next year.

A. L. Morgan, for two years head of the commercial department of the Asbury Park, N. J., High School, has been appointed Professor of Commerce in Robert College, Constantinople.

Mrs. M. B. Shipley, of Kansas City, Mo., is the new shorthand teacher in the Mankato, Minn., Commercial College.

Miss Kathleen McDonald, has been added to the staff of the Stillwater, Minn., High School as commercial teacher.

Robert H. Carlson, for many years head of the commercial department of the Elkhart, Ind., High School, has recently become first assistant cashier of the Citizens' Bank, of Ligonier, Ind.

H. D. Eades has been elected as principal of the commercial department of Draughon's Business College, Paducah, Ky.

That commercial teachers are making their mark among the ranks of leading educators is peculiarly indicated recently by the fact that Dr. Cheesman A. Herrick, for many years at the head of the Commercial School of the Central High School, Philadelphia, last year was made principal of the new William Penn High School for Girls, being more recently chosen to a position of still greater importance and remuneration, the Presidency of Girard College, Philadelphia; also, that Mr. Carlos B. Ellis, the widely-known leader among high school commercial teachers in New England, has been made temporary principal of the Central High School, Springfield, and that Mr. G. Walter Williams, head of the commercial department of the New Bedford, Mass., High School, has likewise been temporarily called to the principalship of the very large New Bedford High School because of the sudden death of the regular principal.

Mr. H. A. Reneau, formerly of Winona, Wis., is now located in the Monroe, Wis., Business Institute. Mr. Reneau will prove to be a valuable addition to the school, which he says is one of the best in the country with first-class equipment throughout.

The Inter-State School of Commerce, Cedar Rapids, Iowa, has become a part of the Cedar Rapids Business College of that city, thereby bringing the two schools under one management. This will doubtless mean increased efficiency and reduced expenses, two very desirable things in this age and day of co-operation.

S. C. Bedinger, formerly with the Globe Business College, St. Paul, Minn., is now teaching stenography and penmanship in the Oklahoma Agricultural and Mechanical College, Stillwater, Okla.

Walter Rasmussen, of the Rasmussen School, St. Paul, Minnesota, left New York April 14, for a trip abroad. It will be partly a pleasure trip and partly for the purpose of studying the educational systems of Europe. Mr. Rasmussen will visit England, the Scandinavian countries, Germany and France and will also attend the Passion Play at Oberammergau.

Mr. W. C. Masters, Principal of the commercial department of the Union City, Tenn., High School, has accepted a position as Principal of the commercial department in the Fitchburg, Mass., Business College, D. Fullmer, Proprietor. Mr. Masters is a fine teacher and a fine fellow, and he goes into a school that has the reputation of doing thorough work.

Miss Ione C. Duffy, assistant manager of the Smith-Premier Typewriting Co., of Omaha, and a former student of the Van Sant Shorthand School of that city, recently purchased the school, and becomes thereby it owner and manager. Miss Van Sant will continue to be principal of the shorthand department. Mr. Van Sant disposed of the school in order that he might devote more of his time to the publishing business, which has grown to large proportions. We wish the school under the new management the same success which has attended it under the old.

Mr. C. L. McNitt, the wide-awake commercial teacher in the Beloit Business College, Beloit, Wis., has been promoted and will now take charge of a branch school located at Baraboo, Wis. We wish him much success in his new position.

CATALOGS CIRCULARS

The Grays Harbor Business College, Aberdeen, Wash., recently issued a well arranged and attractive four-page advertising folder.

The Campbell Commercial College, Cincinnati, Ohio, is putting out an attractively-covered booklet containing a large number of testimonials certifying to the excellence of that school, and a long list of student graduates who are now holding important positions.

"Master of Penmanship" is the title of a nicely printed, well composed booklet issued by the Hausaum School, Hutchinson, Kan., wherein is offered certain courses of instruction leading up to the new penmanship degree M. Pen., (Master of Penmanship), which Mr. Hausaum is offering to all who complete his prescribed course. This is a new department in our profession and we wish Mr. Hausam success in its promotion.

The Georgia Normal College, Douglass, Ga., issues from time to time practical circulars and catalogs indicating progress and growth. A half tone illustration of the building and pupils out in the open reveals a large number of pupils in attendance.

An attractive calendar is hereby acknowledged from the Actual Business College, Akron and Canton, Ohio.

The Phonographic Magazine, Cincinnati, O., comes to our desk occasionally, well laden with shorthand thought and skill, Jerome B. Howard, editor. He evidently believes in applying the principals of intensive agriculture to the publishing business for he publishes a most concisely edited, well printed magazine, just a little more per square inch than any other magazine that comes to our desk.

A most beautifully covered, printed and illustrated, 48-page booklet, entitled "Bryant & Stratton's Alumni Banquet," is at hand. It contains a complete report of the first annual banquet given by the Bryant & Stratton Alumni Association, at the Gault House, Louisville, Ky. Tuesday evening, February 28, 1910. The menu was fine, the speeches excellent, and the occasion a most happy one.

"Heart to Heart Talk," is the heading of a most timely article to students of shorthand on the subject of reading shorthand notes, by F. A. Spence, one of the proprietors of the Lowell, Mass., Commercial College, in the Lowell Commercial College Journal, Easter Number. Anything Mr. Spence writes is worth reading, and the article in question is one of the most fundamental and to the point we have read for many a day.

"How to Increase Your Salary," is the title of a 20-page booklet issued by the Gregg Publishing Co., Chicago and New York. It contains a statement of present day conditions in the field of commercial teaching, and is submitted for the benefit of all teachers wishing to increase their salary. It is worth looking into.

The State Normal School, Kearney, Nebr., Dr. A. O. Thomas, President, issues a splendid catalogue, revealing a vigorous, practical educational institution—one doing its full value toward contributing to the future welfare of that state. Mr. Jno. A. Stryker is the efficient penman in the institution, and is certainly giving to the teachers in training there the kind of instruction that will mean better writing in Nebraska from this time on.

The Gregg Writer, Chicago, Ill., John Robert Gregg, editor, is improving from year to year, enlarging from time to time, and expanding in policy as well as in volume. Although we can read shorthand about as fluently as the Choctaw Indian, we derive much benefit from perusing the pages of this popular magazine. It would seem that Gregg is a synonym of "get there," if we may judge by its success and success of its readers and writers.

Curry College, Pittsburg, celebrates its fiftieth year by moving to new quarters at 120 Fifth St., where they will occupy the entire building. The new location has better surroundings and offers better accommodations than did the old, and will enable this excellent school to offer to its patrons even better service than it has done in the past.

Advertising literature has been received from the following: Arkansas City, Kansas, Business College; The Brandon-Stevens Institute, New Brighton, N. Y.; New Albany, Ind., Business College; Minneapolis, Minn., Business College; Oklahoma Agricultural & Mechanical College, Stillwater, Okla.; The Southern Commercial School, Greensboro, N. C.; and the Metropolitan Business College, Cleveland, O.

The Students' Art Magazine, Lockwood-Mason Publishing Co., Kalamazoo, Mich., seems to be improving with each issue under its new lease of life. Anyone interested in illustrative art ought to be on their subscription list, 50c a year. Mr. G. H. Lockwood, editor, is conducting not only a good paper, but a good residence and correspondence school of illustrating. The journal before us contains a number of courageous, inspiring, helpful editorials and articles. Its editor is raging a righteous war against fake correspondence courses, of which there are many.

The National Typographical Co., High and Fulton Sts., Columbus, O., are issuing an attractive catalogue of diploma specialties and monthly school reports.

"Diplomas and Certificates" is the title of an attractive booklet issued by the De Felice Studio, 261 Broadway, New York City, successors to the Kinsley-De Felice Studio. It contains some excellent examples of diplomas and certificates.

Pitman's Journal, published by Isaac Pitman & Sons, New York City, reaches our desk regularly and impresses us as being a most interesting and helpful journal to all persons interested in Pitmanic Shorthand, particularly the Isaac variety. A stereoptican lecture on shorthand by R. A. Kells, New York City, strikes us as being an attractive feature which could be used to advantage to arouse and maintain interest in many schools.

The I. C. S. Messenger for March, Scranton, Pa., is an especially attractive number.

Souvenir of the L. D. S. Schools, Salt Lake City, Utah, Horace H. Cummings, Supt., is the title of an attractive little booklet giving general information concerning the intellectual, religious and industrial educational features of those institutions. The illustrations show well built, splendidly equipped, efficiently manned institutions, and well patronized ones, too.

The Spencerian (Chartier) Magazine, New Orleans, published by the Spencerian publishing Co., always contains thought provoking articles on shorthand subjects. J. M. Reaser contributes in each issue considerable script work of the business and round hand varieties, using the latter as headings. This gives that magazine a distinctive feature not found in any other. The mixture of the shorthand with the longhand admirably portrays the shortness of the one and the longness of the other.

"The Student's Shorthand Visitor," April number, published by the Beers' Publishing Co., New York City, price 75c a year, is an interesting and splendidly printed little magazine, published in the interests of the writers of Beers' Shorthand. The shorthand plates are uniquely designed and are skillfully executed, the interweaving of type and shorthand characters being done in a superior manner.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,

Maple City Business School, Hornell, N. Y.

The person who "lies down" or quits when he meets with adversity, or in the language of the street is "up against it," generally gets our sympathy instead of a little physical conversation delivered with the business end of a shoe that would materially change his view point so that he could see that more spine and less genius would have carried him through to success.

Of course a man will meet with a reverse occasionally in his numerous ventures, but if he is a real live wire he will not waste good time mourning over it or possibly chuck the whole business and revert to the kindergarten stage of abject dependence upon some one else—a nonproducer who ought to be chloroformed.

Out in Chicago is a man who was born with one sense lacking. He doesn't have the sense to know when he is licked good and plenty. He may have a faint glimmering of it while the operation is being performed but one good night's sleep entirely effaces it from his memory. Isn't that enough to discourage the tired Willies and "no chance" Johnnies who want to give up at the first obstruction and go right home and get next to mother's cooking.

The man's name is Fish—J. F. Fish, and he is principal of the Northwestern Business College, a large up-to-the-minute business school.

"Gee," I hear you say, "nothing very adverse or heartbreaking about that; come across with something better; we're from Missouri."

Possibly you jumped at the conclusion that someone handed him the school when he wasn't looking. Forget it.

Come with me. Fish was born—where do you suppose?—on a farm, of course, in Ohio, just before the Civil War, and was cradled in that spirit of "go out and win."

His first business venture was a grocery store, and he fell down—how far down I am not prepared to say, but there was a ladder—there *always* is, but no elevator—and he started up. Did he call his "fall down" hard luck? Not he. He acknowledged where the fault lay—lack of business training and inexperience—then he hit the pike for a school where he would get the right kind of instruction. His attitude toward obstacles reminds me of the big westerner who said to the tenderfoot with the "22" in his belt, "Youngster, if you ever shoot me with that gun and I find it out, I'll slap your wrist."

After taking a thorough business course he commenced to teach, and for years he was one of the foremost business educators in the country. Then, my readers, the most awful adversity, barring loss of mind, that can assail a person, came to daunt him—BLINDNESS. In 1902, while teaching in the Metropolitan Business College of Chicago, darkness shut down upon him and he was compelled to resign his position. Now, then, Missouri, have I come across enough to satisfy you?

Back in 1883 Fish, with, I imagine, his usual stick-to-it-ive-ness, secured a rare life insurance policy—a Miss Emma Bayer—since then Mrs. Fish. Like all broadminded, fearless men, he acknowledges the tremendous debt he owes to this brave woman who has been such an inspiration and help to him in all of his work.

Soon after resigning his position with the Metropolitan he and Mrs. Fish together with Mr. Heistand opened the Northwestern Business College and it has prospered! *Prospered!* PROSPERED! Why? Because they love to train young people, are eminently fitted for the work, and by precept and example thoroughly equip young men and young women to do efficient service and to be self reliant under all conditions.

Does Fish ever have the blues? Sure. But when the marine colored atmosphere comes his way he doesn't condense it into phonograph rolls and send duplicates to all his friends. Fish is not a member of the "Anvil Chorus," but instead holds a life membership in all of the optimist clubs.

I take off my hat to the Fish partnership. May their example inspire you so that hereafter when you meet Mr. Adversity you will politely hand him one of those solar plexis tablets.

ARTHUR G. SKEELS

194 West 9th Avenue

Columbus, Ohio

STARTING IN BUSINESS

Who Knows You?

Here is a suggestion for the young man who wants a position.

Become acquainted with the man who controls a position such as you would like. Let him become acquainted with you. He will come to recognize you as honest, trustworthy and diligent. He will grow to like your company. Little by little he will learn that you are a rapid and legible writer, that you can figure quickly and correctly, that your typewriting is without mistakes, and that you are orderly and methodical in your habits.

Remember that it is more important that he should become acquainted with you, than that you should become acquainted with him. His opinion of you is of more importance to your business success than your opinion of him.

Take a look at yourself occasionally through his eyes; and cultivate the qualities that he would like to find in you. Be just the kind of person you would have him think you are.

Now when this man finds it necessary to employ a bookkeeper or stenographer, he will naturally call on you.

Or, if you should be ready for a position before he has one open, he may be able to tell you of an opening.

And if you should apply for a position elsewhere, he will be able to give you a recommendation which will help you very materially in securing it.

If you have the friendship of several business men, your opportunities for securing a position are correspondingly increased.

Make all the friends you can. Go out of your way to meet people, and then treat them so that they will remain your friends.

Every friend and acquaintance is a business asset. Any man would rather do business with a merchant or a lawyer or a contractor whom he knows personally, than with a stranger.

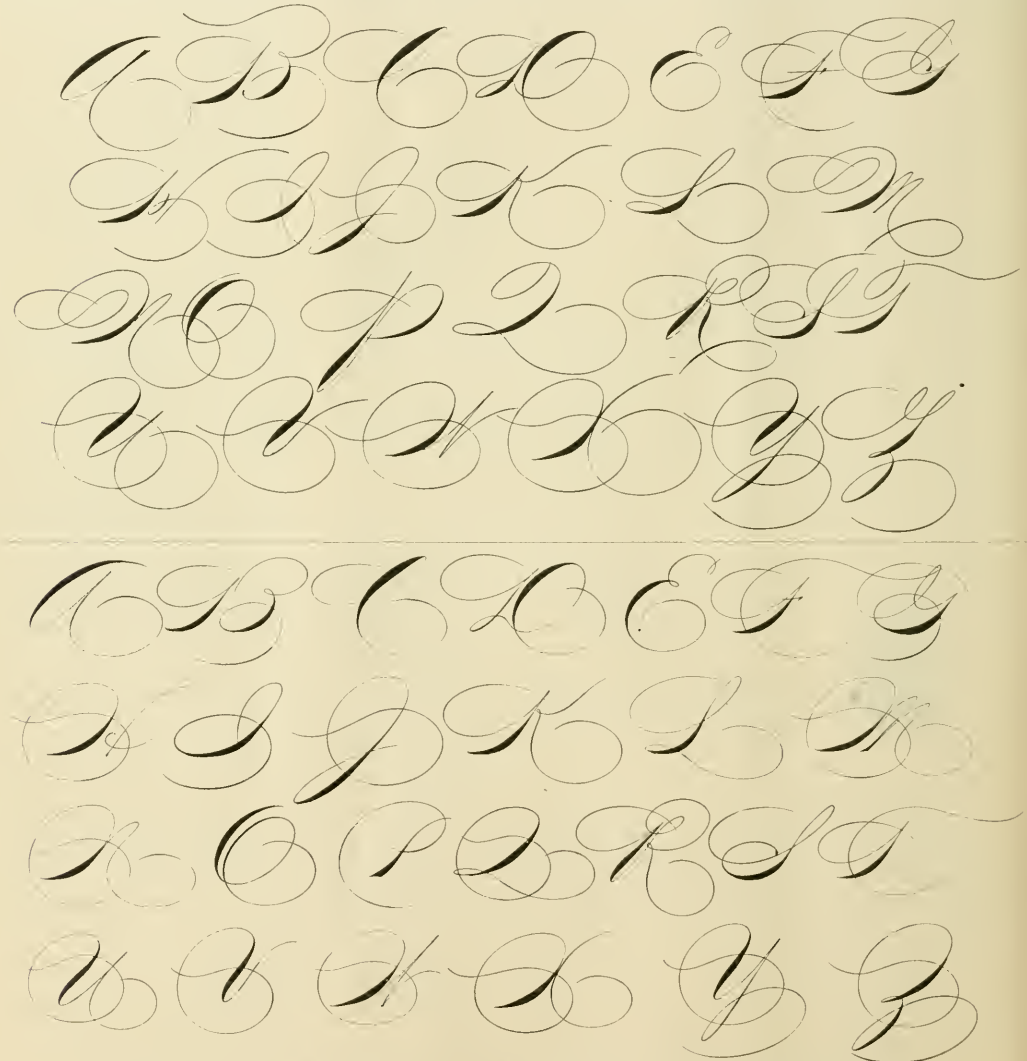
Lesson No. 9 in Ornamental Writing

JAMES D. TODD,

236 W. Third N. Street, Salt Lake City, Utah.

Specimens, together with a self-addressed postal, for criticism should be mailed to Mr. Todd.

This month I present the alphabet, which you will find the most difficult thing you have yet tackled. Take plenty of time between lettters. Study the arrangement, and see if you can't beat the copy. See how nearly alike you can make the final ovals. Also see that the letters are on the same slant. When you come to a letter which you are not very sure of, look up the instructions, and work upon the letter until you have gotten it on a par with the other letters. Study each letter very carefully. Take each letter and work on it separately and then try the entire alphabet. You should be able to do some fine work by this time, and I shall expect to see some that is better than you have thus far sent me.



This set of capitals is by Mr. A. P. Menb, Worcester, Mass., who has followed Mr. Todd's lessons during the year.

SPECIMENS

A lot of splendid specimens of writing from the 1st to the 9th grade inclusive is at hand from the pupils of the public schools of Pittsfield, Mass., Miss Alice E. Curtin, supervisor of writing, being responsible for the specimens sent. We wish to congratulate Miss Curtin as well as the loyal teachers and faithful pupils who have co-operated in thus bringing the writing of the Pittsfield schools up out of the domain of copybook script drawing. The progress the past year has been unusually good and uniform throughout the grades, due to the fact that Arm Movement is being taught from the first grade to the high school. The specimens contain in a high degree the elements of legibility, gracefulness and ease of execution.

E. P. Blanton, Parish, Fla., a recent subscriber to THE BUSINESS EDUCATOR writes us as follows: "I received my first copy last Saturday, and have received more benefit from the short practice I have had from the journal than from a whole year's practice without it." Mr. Blanton has a very good start in penmanship, and we have every reason to believe that he will bring his work up to a high standard before long. Such enthusiasm as he is manifesting certainly counts.

W. H. Davis, penman in The Hiawatha Academy, Hiawatha, Kans., recently favored us with a number of well executed specimens, embracing signatures and exercise work in ornamental style, bird flourishing, and business writing. These specimens show talent, and we predict if Mr. Davis continues at this work that it will not be long until he will be heard of among the profession.

A package of unusually good specimens of students' writing is at at hand from Mrs. Nina P. H. Noble, teacher of penmanship in the Morse Business College, Hartford, Conn. Mrs. Noble is one of the most enthusiastic penmen and teachers of penmanship in our profession. She is very original, and never seems to be at a loss for the right word at the right time. Fortunate indeed are students who come under her instruction.

Mr. W. C. Brownfield, of the big Bowling Green, Ky., Business University is coming gradually to the front with his penmanship, as shown by some specimens before us. Mr. Brownfield can be reckoned upon as one of our finest penmen and foremost teachers of penmanship at no distant day. He is doing splendid work, and securing fine results in the school noted for its good penmanship.

An unusually well written letter is at hand from our good friend and former pupil, Mr. J. A. Stryker, penman in the Kearney, Nebr., State Normal. Mr. Stryker is not only a fine penman but a fine teacher and a fine fellow as well.

When it comes to systematic, practical penmanship, Miss Lois M. Stewart, Sioux City, Iowa, steps easily up into the front ranks. She combines form with freedom and with sureness to an unusual degree. And what is quite as desirable, she can teach just as well as she can write.

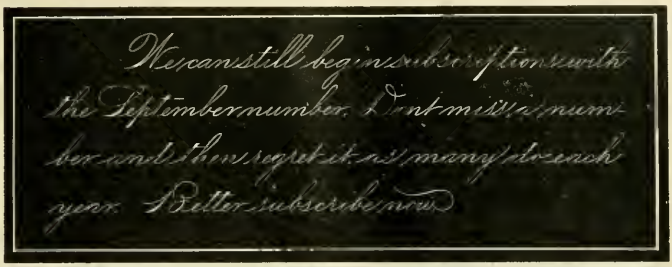
One of the best written letters received during the month is from an old friend, Mr. T. Courtney, penman in Henager's Business College, Salt Lake City, Utah. He heads the commercial department of that institution, swings a pen of unusual grace and proficiency, and does engrossing on the side. Mr. Courtney contributed a series of lessons in ornamental penmanship some years ago in the columns of THE BUSINESS EDUCATOR, which helped more than one across the professional line.

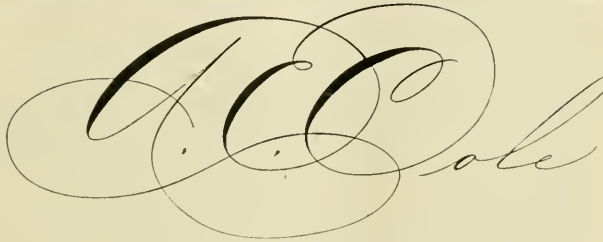
WHEN You buy a Madarasz Scrap-book you are not taking a chance of getting poor work. Here are some other buyers: G. G. Hoole, Bozeman, Mont. Pedro Escalon, Santa Ana, Salvador; J. E. Ernst, Plymouth, Pa.; Wm. H. Dowling, Jacksonville, Fla.; Adelbert McIntyre, Central Falls, R. I.—of New York; and I've had some likely nibbles. My bait is the finest off-hand penmanship in the world, smeared with 33 years of square dealing. No method of reproduction has ever done justice to the ornate writing of *L. Madarasz*. A wee-bit of a circular tells more about it and..... **L. MADARASZ, of Gridley, Calif.**

Wanted! To employ A1 Solicitor at once. Address, **Marietta Commercial College,** MARIETTA, OHIO

FOR SALE! Well equipped business college doing good business in a Southern city of 30,000. Nearest competition 25 miles. $1,000.00 cash to quick buyer. Address 'Bargain' CARE OF BUSINESS EDUCATOR, COLUMBUS, O.

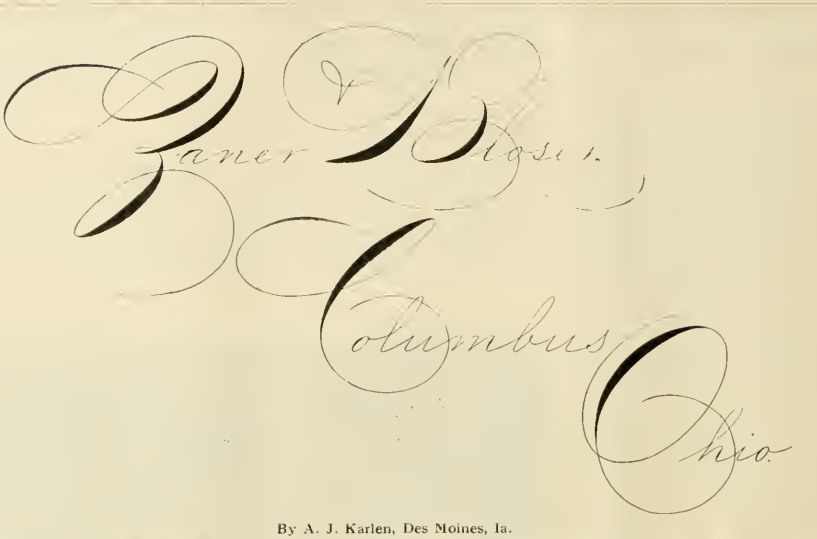
By C. E. Baldwin, Columbus, Mo., Business College.





By A. E. Cole, prin. coml. dept., Tarentum, Pa., High School.

By W. D. Sears, Penman, Drake College, Jersey City, N. Y.



By A. J. Karlen, Des Moines, Ia.

— 91 —

LESSONS IN PENMANSHIP

By FRED BERKMAN of

The Blair Business College

SPOKANE, WASH.

Price 50c. Discount to Schools

FINE PENMANSHIP

Superior courses in *Business and Ornamental Penmanship*. All copies are pen written. Enclose 2c stamp for specimen of my writing and circular.

H. B. LEHMAN

Central High School ST. LOUIS, MO.

Card Carving. Five Dollars a day is not a large income for those who can carve roses, flowers, grasses, ships, etc., on calling cards with a knife and gouge. This work is a decided novelty and is greatly admired by all who see it. It is easily learned when you know the secret, and I can teach any one in two lessons to do expert work of this kind. Every penman, student and teacher should become an expert with the knife as well as with the pen, because it will double their earning power. For $2.50 I will send the instruments properly ground, together with samples of the work, and complete instructions. To those who would like to see some of the work before sending for the course I will send a beautiful sample for 10c.

I Promise You a Treat.

I can furnish the colored inks, red, green, yellow and blue which I use in this work in powder form at 15c per package and gold and silver ink that will outshine any you have ever seen, at 35c per bottle, postpaid. If you are interested in penmanship send for my large penmanship Journal. It is free.

A. W. DAKIN, Syracuse, N. Y.

LEARN TO ADD! MENTAL ADDITION SIMPLIFIED

Anyone can quickly familiarize the 165 possible combinations of figures; when these and their sums are recognized, you foot any column easily and rapidly as you read a line of words. Method so simple and effective you wonder why you never thought of it before. Full instructions, postpaid, 50c. If dissatisfied, return the book; money and postage back immediately and *without a word*. Anything fairer? You assume no *risk*, and will gain speed that amazes you, bewilders your friends. Add in the *right* way and *avoid* the brain-numbing drudgery of *hap-hazard* addition.

THE SECRET OF RAPID ADDITION

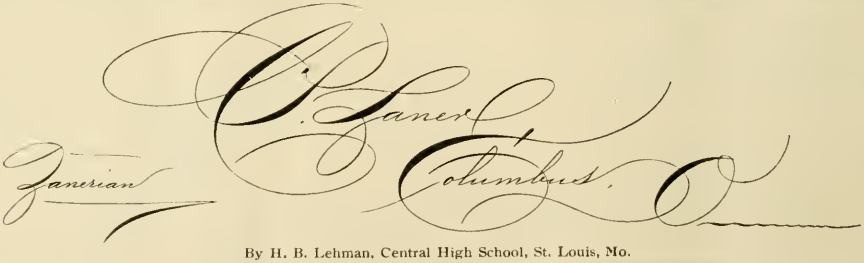
Essential to Success in accounting.
A necessity to everyone.

To School Proprietors.

Why not give your students a *fair* start in business life by teaching them *modern* addition? Theoretical instruction in bookkeeping can *then* result in great *practical* ability and earning power. Particulars free.

C. H. NICHOLSON

R. 292, 144 East 34th Street, N. Y.



By H. B. Lehman, Central High School, St. Louis, Mo.

A THOROUGH, PRACTICAL, PEDAGOGIC BUSINESS TRAINING SYSTEM

MODERN ILLUSTRATIVE BOOKKEEPING

The Revised Edition of the Introductory Course is now ready

Incoming Vouchers 45c. Outgoing Forms 50c. Blanks 40c. Text $1.00

AMERICAN BOOK COMPANY, Commercial Publications Department, CINCINNATI

Publishers and Advertisers will thank you for mentioning The Business Educator.

Send 10c for my **Practical Penmanship**; or 20c for my Practical Drawing; both for 25c. Or send 16c for my Easy Landscape Drawings; or 15c for my Paper Folding Cutting and Designing; both for 25c. All four for 50c.
Address Parsons, Keokuk, Iowa.

FREE TUITION SCHOLARSHIP
Carnegie College gives Free Tuition by mail to one student in each county.
COMMERCIAL NORMAL ACADEMIC COURSES

Bookkeeping	*Arithmetic*	*Literature*	*Rhetoric*
Shorthand	*Geography*	*Latin*	*Geology*
Penmanship	*Grammar*	*Algebra*	*Botany*
Com. Law	*History*	*Geometry*	*Physics*

Cut out this Ad, draw a line through each study desired, and mail with application for Free Tuition to
CARNEGIE COLLEGE, ROGERS, O.

B. C. Penman

For a limited time $2.00 pays for a course of business writing by experienced penmen. Don't delay. Send order at once. **Eastern Correspondence School of Penmanship, Jersey City, N. J.**

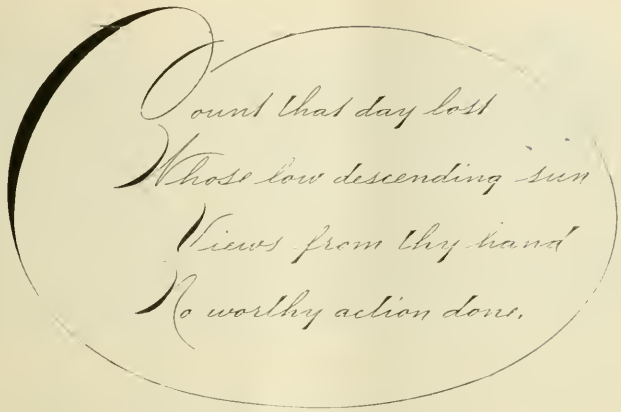
FRESH FROM THE PEN
Specimen Business Letter - 15c
Specimen Ornamental Letter - 25c
One dozen Cards - - - 20c
Agents Wanted
Resolutions Engrossed. Prices Reasonable.
Write to-day.
E. H. McGHEE,
255 Mercer Street, Trenton, N. J.

If you wish to have your name elegantly written on one dozen cards send me 20c or 35c for two dozen and with each order I will send free the finest samples of Written Calling and Comic Cards you ever saw. Agent's Big Outfit. Blank Cards—the very best for fine penmanship. Hand cut; 17 different colors Sample, 100 post paid, 15c, 1,000 by express, 75c.

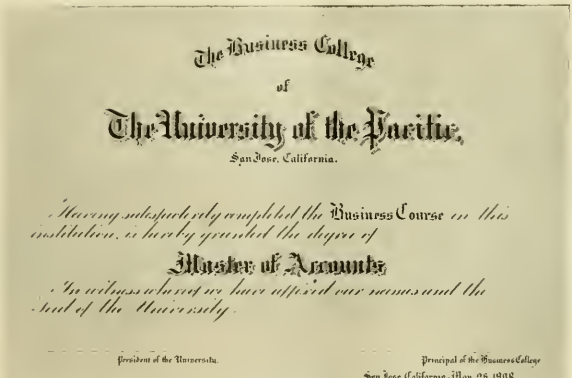
C. E. Rasmussen
192 Collette St., New Bedford, Mass.

FREE! Here's Your Opportunity
TO LEARN THE FASCINATING ART OF SHOW CARD WRITING AND LETTERING ABSOLUTELY FREE
To every reader of this journal who purchases our small outfit of the Wonderful "Litholia" *ready to use water color* we will give a 32 Lesson Course in *show card writing and lettering free.* This course once sold for $25. We make this offer simply to introduce Litholia and secure you as a customer. Don't neglect this offer. Circulars and particulars for self-addressed stamped (large) envelope. Or send 25c *and secure sample lesson,* circulars, particulars, and a copy of the most beautiful baby picture 8-inch wide by 36-inch long entitled "*A Yard of Kids.*" We want every reader to use Litholia and get our free course in Show Card Writing.
LITHOLIA COLOR CO., 30 W. 126 St., N. Y.

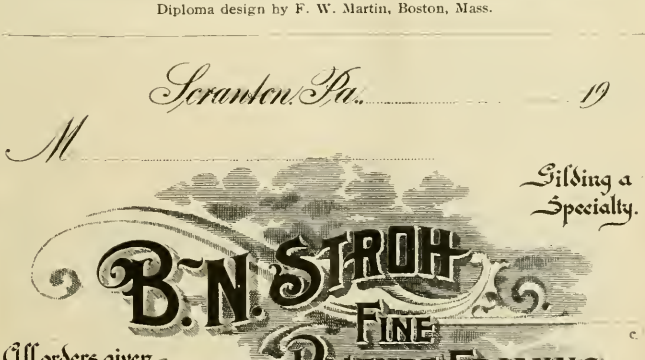
Learn While
THIS BOOK
~FREE~
CAN MAKE YOU A GOOD PENMAN at Your Home During Spare Time.
Why go away to school to master penmanship when by the "*Tamblyn System*" it can be done as quickly at home with less than one tenth the cost and without giving up present occupation!
My book, "*How to Become a Good Penman*" contains copies and specimens and tells how others mastered it, *FREE.* If you enclose stamp your name will be written on a card the finest you ever saw it.
F. W. TAMBLYN, 406 Meyer Bldg., Kansas City, Mo.



By H. S. Darner, Falls City, Nebr., Business College.



Diploma design by F. W. Martin, Boston, Mass.



A pen-and-ink letterhead by P. W. Costello, Scranton, Pa.

Roundhand

By P. H. Englehart,

ALMEDIA, PA.

Send work and self-addressed postal for criticisms.

Instructions for this lesson in Roundhand came too late, but the practice may be carried on similar to heretofore. [Editor.]

FOR SALE

A Business College located in a city of 20,000 population. State of Ohio. No competition. Established fourteen years. Excellent equipment and reputation.

Address, **OPPORTUNE**, Care of **BUSINESS EDUCATOR, Columbus, Ohio**

Mr. and Mrs. E. E. Long, Ada, Ohio, report the arrival of a young penman at their home on March 16. Weight 8 pounds. He will be known to the profession as Russell Edwin Long.

I Like a good joke so well that I'm spending a dollar or two in its telling. A witty chap in Kansas City—a stray or a maverick, we'd call him in Texas—advertises he is in competition with COURTNEY and MADARASZ in the execution of penmanship. Of course, everybody knows I m a big "blow", but everybody doesn't know that somebodies believe there is one more good "rassle" in the old man. So I'm empowered to give this star performer a chance to rake down $1,111 11. The $1,000 will be put up by a Yankee in Mass, who has never seen the Singer Building—$100 by a penmanship bug in Calif.—$10 by a breeder of fighting cocks in S. Car.—$1 by my old negro mammy in Texas—10c. by my Sweetheart, and as I am of a sporty inclination will contribute the penny. The referee must be bald-headed. I'm ready todsy. I'll go to Gridley where they slaughter hogs, or he can come to Gridley where we smell flowers. Police! Police! ! Call the funny wagon.

Just L. MADARASZ of Gridley, Calif.

P. S. If COURTNEY is the one gunned for. I'll hypnotize my friends to shift. BUT, in the meantime I'm still offering to do a little penwork for those who have the courage to pay for it. See other advt.

OBITUARY.

On Easter Sunday, at 6 a. m., Mrs. Martha Preston, wife of the venerable teacher of penmanship, Mr. I. S. Preston, of Brooklyn, N. Y., departed this life after a short illness with pneumonia. Our sympathy with that of hundreds of others is hereby extended.

Costs a Quarter; Saves Dollars Every Day!

Next to words nothing helps the **SELLING VALUE** so much as the neat full appearance of a letter. The typewriters' automatic tabulator does the work which will enable your stenographer to fill every page perfectly. Not a single line protruding a single letter beyond the other. Simple, easily understood, saves one-eighth of the neat stenographer's time. It will save you money and make you money by improving an order landing letter. Order one today. Postpaid to any address, 25c.

Money back if not satisfied.

THE TABULATOR CO.,
SOLE DISTRIBUTERS
STEELVILLE, MO.

BIG MONEY FOR YOU

IF YOU CONDUCT A COLLEGE

UNDER THE DRAUGHON NAME

$300.00 TO $500.00 A MONTH FOR A "HUSTLER"

AT GREENVILLE. The following extract was clipped from a late issue of a daily paper published in Greenville, S. C.:

"As is generally known in Greenville, the condition under which the DRAUGHON COMPANY would open a business college here was that fifty or more students be secured to enter the school at the start. A committee was appointed from the Board of Trade to sell fifty scholarships. After a little work FIFTY-TWO scholarships were sold."

AT CORPUS CHRISTI. Some weeks ago, G. W. Earthman, Manager of Draughon's Practical Business College at San Antonio, a school that does a business of about $20,000 00 annually, wrote Jno. F. Draughon that he would like to conduct a FOUR-MONTHS' school at Corpus Christi, a little town down on the Gulf. A short time thereafter the following telegram was sent:

"Jno. F. Draughon, Nashville, Tenn., Corpus Christi College a week old to-day. 57 students. Citizens want school permanently, and agree to purchase 100 scholarships. Wire answer.—Earthman."

AT ATLANTA. "Jno. F. Draughon, President, Nashville, Tenn. I have just completed my first month's work conducting, in Atlanta, a Draughon College under your ten-year plan. Cash receipts for the month were a little more than $3,100.00. After paying rent, teachers, and for students' supplies, I had about $2,000.00 profit.—A. C. Minter, Manager Draughon's Practical Business College, Atlanta, Ga."

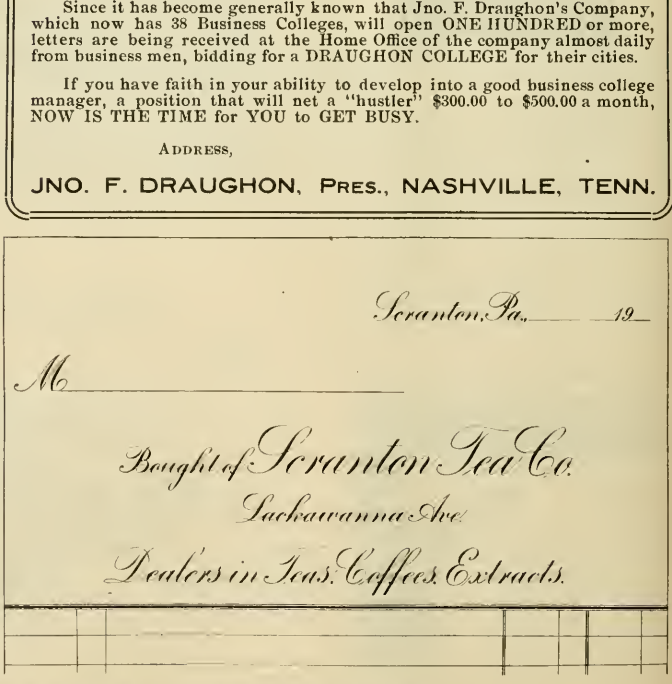
THEY WANT A SCHOOL OF THE DRAUGHON KIND

Since it has become generally known that Jno. F. Draughon's Company, which now has 38 Business Colleges, will open ONE HUNDRED or more, letters are being received at the Home Office of the company almost daily from business men, bidding for a DRAUGHON COLLEGE for their cities.

If you have faith in your ability to develop into a good business college manager, a position that will net a "hustler" $300.00 to $500.00 a month, NOW IS THE TIME for YOU to GET BUSY.

ADDRESS,

JNO. F. DRAUGHON, PRES., NASHVILLE, TENN.



"The Largest and Most Successful School of its Kind in the World"

F. A. KEEFOVER — FORMER EDITOR OF THE AMERICAN PENMAN

Ransomerian School of Penmanship

(INCORPORATED)

TO SCHOOLS AND COLLEGES

I HAVE A NUMBER OF FIRST-CLASS COMMERCIAL TEACHERS, WHO ARE FINE PENMEN, AND ARE OPEN TO ENGAGEMENT IMMEDIATELY. IF YOU WANT A GOOD TEACHER, WRITE ME AT ONCE.

DID YOU EVER USE AN INK WELL FILLER?

I never did until about six months ago, and now I consider it absolutely indispensible. The Ideal Ransomerian Ink Well Filler is one of the greatest inventions. It keeps the ink off of the floor, carpet, fingers, etc. This filler is made of high grade rubber and metal tubing. There is no spring to get out of order, and the metal stopper will fit any ordinary bottle. There is no leakage around the bottle, and any child can safely fill an ink well with this filler. We have secured the contract for the sale of this filler in many of the largest cities. The filler is absolutely guaranteed, and if you are not satisfied you may return at our expense. The price of these fillers is $15 per gross, $8 per ½ gross, $2 per dozen, or sample filler, 25 cents. If you ever use an ink well filler once, you will wonder how you got along without one. Let me send you a sample today. Do it now.

PAPER

Haven't you tried time and time and again to find a paper that had a good smooth surface, one strong enough to admit of heavy shades without showing clear through the paper, or without making the shades ragged? I have the paper. Use it myself for expert work. It is wide ruled and comes in two forms, the 10 pound and 12 pound. The 12 pound paper costs $2 per thousand sheets, or $1 per 500 sheets. The 10 pound paper costs $1.70 per thousand sheets, or 85 cents per 500 sheets. Express charges paid by the purchaser.

PENS

Ransomerian Favorite Pen No. 2. If you want a pen for business writing that has a smooth point, you should use Ransomerian Favorite No. 2, because the pen, the price, and everything is right. It is what its name implies, the favorite for college students, business men, and all who wish to write with a pen which has a smooth point, makes smooth lines; not too fine nor too coarse, but just right. By having them manufactured in large quantities, I have been able to reduce the price, but not the quality of the pen. The regular price of this pen is 75 cents per gross, but in order to familiarize you with it, I have decided to give you a special school rate of 50 cents per gross, sent postpaid; 35 cents per ½ gross, or 25 cents, per ¼ gross.

Ransomerian Expert Pen No. 1. This is the pen used for ornamental writing, flourishing, etc., and no better pen was ever made. It ought to sell for $1.25 per gross, but I have decided to make an introductory price of 75 cents per gross, 40 cents per ½ gross, or 25 cents per ¼ gross. I use the above material myself and I know there isn't any better to be had for any price.

A LARGE ENROLLMENT

Notwithstanding the warm month of March, we have had an unusually large enrollment, especially among commercial teachers, managers, and presidents of colleges. Our large 16-page Journal giving full information about the Ransomerian School of Penmanship, will be mailed free together with a sample of the No. 1 and No. 2 pen. Address,

Pres. Ransomerian School of Penmanship,

588 RELIANCE BUILDING, KANSAS CITY, MO.

An off-hand signature by C. E. Sorber, Noxen, Pa.

CARDS! For Fine Penmanship

Hand Cut—1,000 3-ply Special Wedding 85c, 5,000, $4.00; 1,000 3-ply colored, 85c. 1,000 3-ply Tinted, 85c by express. By mail prepaid, 500 3-ply Special W. 70c; 500 Colored 70c. 500 Assorted Comic, $1.25; 500 Assorted Scrolls, $1.25.

POST CARDS

Flourish Designs with sentimental readings—something new. They show beauty and skill in an art much admired. Sample dozen 15c. How to succeed in selling post cards. My Album, 2c. Designs and Card Writer's Manual. All about quick selling cards. 2c Your business solicited.

19 Snyder St. **W. McBEE.** Allegheny, Pa.

PENS, PENS, PENS.

The best business pen made is

LESLIE'S No. 1 BUSINESS WRITER

Sample dozen	10c
One-fourth gross	22c
One gross	80c

Discount to Schools.

S. E. LESLIE, R. B. I., Rochester, N. Y.

P. S. Send for my free journal, "Penmanship"

WRITTEN BY 2 EXPERTS

LEARN EXPERT SHORTHAND

from court reporters. Individual instruction by mail. For beginners and stenographers. Easy to learn, write and read. Write for free catalogue.

SUCCESS SHORTHAND SCHOOL

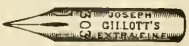
Suite 49, 79 Clark Street, Chicago, Ill. Suite 94, 1416 Broadway, New York City, N. Y.

We have two schools. Address the one nearer you.

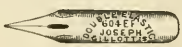
Gillott's Pens

The Most Perfect of Pens

PRINCIPALITY PEN, No. 1



VICTORIA PEN, No. 303



DOUBLE ELASTIC PEN, No. 604 E. F.

Gillott's Pens have for seventy-five years stood the most exacting tests at the hands of Professional and Business Penmen. Extensively imitated, but never equalled, **Gillott's Pens** still stand in the front rank, as regards Temper, Elasticity and Durability.

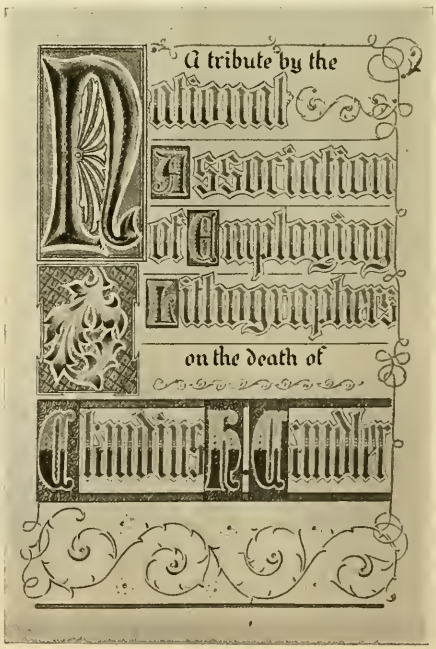
SOLD BY ALL DEALERS

Joseph Gillott & Sons

ALFRED FIELD & CO., Sole Agents

93 Chambers St. NEW YORK

The first of a series of nine album pages in illuminated engrossing with brush and pen by Mr. S. E. Leslie, Rochester, N. Y.



MY BOOK

COPYRIGHTED 1903

THE WONDER OF THE TWENTIETH CENTURY

J. H. Gillis's method of making a Correct Likeness like this on Writing Paper. Enclose stamp for circular, or a $2.00 bill for my Book of Instructions and 4 Photos 6x8 inches, 4 inch head to work on, postpaid. Crane and thousands of others endorse it

J. H. Gillis, Sycamore, O.

Minneapolis, Minn., Jan. 21, 1903

To Whom It May Concern:

I have used Mr. Gillis's method and I feel safe in saying that it is the best on earth. Every penman should have it. Very truly, G. E. CRANE.

Columbiana, Ohio.

Your system is simply immense and gives entire satisfaction; the finest thing for the money that has ever been offered. J. B. CULP.

Gainesville, Fla.

I am convinced that your book is the finest thing of the kind on the market, a veritable boon to the artist and penman I shall do what I can to help you in the generous patronage which you deserve. W. P. GARRETT.

Address, **J. H. GILLIS, Sycamore, O.**

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

GETTING OUR SHARE

Of the calls for high grade commercial teachers. Is your name on our list? A wise business policy on your part to have it there.

Write today.

CENTRAL TEACHERS' AGENCY

E. C. ROGERS, Manager. COLUMBUS, O.

Many Schools Are now for sale and some are no doubt undesirable ones, but I have one that you will want when you learn of it. Agricultural community, booming town. Middle West, legitimate territory, has radius of 70 miles and a population of 200,000, little competition. Can be bought for a trifle more than inventory price. Just the place for a young man who wants to clear up $2,000 a year. Receipts first year will pay a fair salary and pay for the school besides.

Address, **F. C. N.** Care of

Business Educator, Columbus, Ohio

---

2 Schools FOR SALE!

LOCATED IN GOOD S. DAKOTA TOWNS. FINE TERRITORY

ADDRESS BOX 39, ABERDEEN, S. D.

Increasing Demand for Commercial Teachers
FREE REGISTRATION

Stenography, typewriting, bookkeeping, penmanship and allied subjects. Personal recommendation for positions in High Schools, Business Colleges and Universities. Salaries $600 and $1,800.

Your desire realized through THE THURSTON TEACHERS' AGENCY. Address,

ANNA M. THURSTON, MANAGER

378 WABASH AVE., CHICAGO, ILL.

FOR SALE

One of the best Business College propositions in one of the largest cities of Texas. Strongly indorsed. 100 now in daily attendance. Splendid territory; attractive climate. Growing population. Other business demands my attention. Address "Texas"

Care Business Educator.

JULY 1st. We are receiving so many calls for teachers of Shorthand, Book-keeping, Penmanship and kindred subjects for that date, we want every teacher in the United States, whose services will be available at that time, to write us. Emergency vacancies are coming to our notice constantly and we have many good opportunities for September, 1910. Write us at once.

THE INSTRUCTORS' AGENCY

BOXES 29-31 STATION No. 2 MARION, IND.

POSITION WANTED.

Thoroughly qualified young man of eight years' teaching experience wishes position as principal and manager of first-class business college. Begin work next fall. Salary must be good. Address,

L. S., Care BUSINESS EDUCATOR, COLUMBUS, OHIO.

HAVE YOU REGISTERED WITH US?

We want on our list the name of every capable teacher of commercial branches open for position now or in the fall, especially those in the vicinity of New York. 1910 business is already here

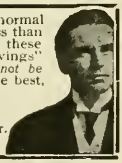
UNION TEACHERS' BUREAU, 229 Broadway, New York

$150,000.00 Was paid in salaries last year to persons who secured employment through our Agency. Let us put YOU on the Pay Roll. Free registration if you mention this Journal.

Continental Teachers' Agency

BOWLING GREEN, KY.

Summer Vacation For the great high schools, normal schools, and colleges is less than two months away. The choice positions for commercial teachers in these schools are being filled now. Business schools don't want the "leavings" and are getting busy in earnest too. *Exceptional openings that will not be reported to any other agency are now listed with us.* If you want the best, write us now.



THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.

WEBSTER GROVES, ST. LOUIS, MO.

R·B·I

LET US TRAIN YOU FOR COMMERCIAL TEACHING

You can enter the Rochester Business Institute and begin active preparation for Commercial teaching at once.

There is still time to cover a portion of the advanced work of the commercial texts before July 5th. This will fit you for the work in our normal courses, which open July 5th, and close August 12th. This preparation will qualify you for a good commercial teaching position September, 1st and allow for a vacation after the normal courses close.

Send postal card request for our 1910 summer school bulletin, giving complete information regarding the courses and terms, and extracts from enthusiastic letters of members of the 1909 summer school class, which represented fourteen states and foreign countries.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

Landed at $2,400. Our candidate, Mr. A. L. Morgan, has been chosen Professor of Commerce in Robert College, Constantinople, at a salary of $2,000, with $400 allowed for traveling expenses. When Mr. Morgan enrolled with us in May, 1906, he was receiving $700 in a New England High School.

A commercial teacher whom we placed in a New England High School last year at $1500, is slated for an increase to $1800. Three years ago he was receiving a little less than $700 in a small western college.

We fill positions carrying modest salaries as well as those commanding large salaries—and we have right now a great grist of positions to fill and a good supply of excellent teachers. Beverly is the Summer Capital. We must try to maintain the Presidential pace. Printed matter free. No position, no pay.

The National Commercial Teachers' Agency

E. E. Gaylord, Manager (A SPECIALTY BY A SPECIALIST) Prospect Hill, Beverly, Mass.

N. J. Aikin

Mr. N. J. Aikin, whose photo appears herewith, is a Michigan product. In due time he graduated from the Spring Arbor, Mich., Seminary and later from the Rochester, N. Y., Business Institute. He then taught a year in the Helena, Mont., Business College, and two years in the Newark, N. J., Business College. He then kept books in New York City one year, and next assumed the principalship of the Commercial Department of Minor's Commercial Academy, Brooklyn, N. Y. He then attended the Zanerian College and improved his penmanship, and has for nearly two years since been assistant supervisor of writing in the St. Louis Public Schools. He teaches the writing classes in the Teachers' College and spends the balance of his time in the grades.

Mr. Aikin writes a practical hand and is a successful teacher of writing, or he would not be holding the job he is. He is a young man steadily on the improve and is not resting on his oars. Instead, he is studying as well as practicing, and is doing his part toward making the penmanship of the public schools of St. Louis practical.

I will write your name on one dozen **CARDS** for 15 cents.
I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED

BLANK CARDS I have the very best black cards now on the market. Hand out. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

Become A Well Paid ARTIST

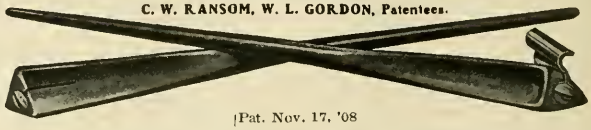
Resident and Correspondence Courses
CARTOONING, ILLUSTRATING and DESIGNING
G. H. LOCKWOOD, Art Instructor
20 years experience. Author of first and latest, most thorough and practical, Art Courses in the U. S. Successful graduates furnish "THE PROOF." Guarantee plan; course pays for itself.
First 5 lessons and materials, by express C. O. D., privilege of examination, $7.50; or first 2 lessons by mail, $2.50. SEE them and be convinced. Special short course in Show-card Lettering, also Chalk-talking. 3 nifty art catalogues for stamps.

STUDENTS ART MAGAZINE G. H. Lockwood Editor
50 cents per year; 10 cents per copy.
Lockwood-Stoltz Art School, Kalamazoo, Mich., Dept. 22

THE RANSOMERIAN. SOMETHING ENTIRELY NEW IN PENHOLDERS.

The Holder that Makes Writing A Pleasure.

C. W. RANSOM, W. L. GORDON, Patentees.



[Pat. Nov. 17, '08

Fits the fingers, does not cramp the hand. Used exclusively by C. W. Ransom, President of the Ransomerian School of Penmanship, in his expert writing. Used and endorsed by the leading professional penmen. Read what a few of them say: "It is a beauty."—H. W. Flickinger. "Nothing just as good."—G. W. Weatherly. "Hope you sell a bunch of them."—L. E. Stacy. "The best penholder ever put on the market.—S. C. Bedinger. A score of others likewise have tried the holder and will use no other. This beautiful holder is made of solid hard rubber, and will last a life time. Order today and do not deprive yourself of the pleasure of using this wonderful invention. Price each, postpaid, 50c. Special prices to schools and colleges. Address

RANSOM & GORDON PENHOLDER CO.
Reliance Bldg., Kansas City, Mo.

Our Teacher-Locating Campaign is Now on.

WE INVITE

Business College Proprietors, College Regents, Boards of Education and all whose business it is to employ teachers of penmanship, shorthand and commercial subjects, to write us for information concerning desirable candidates.

Our Recommendations Give all the Facts

We know about our candidates, that have a bearing upon their teaching qualifications. "Hausam candidates are placed on merit."

THE NEW DEGREE (M. Pen.)

ORIGINATED BY THE HAUSAM SCHOOL.

Has already brought inquiries and applications from all parts of America. It is destined to become the high-class penmanship teacher's highest credential. Our booklet, giving full particulars, is free.

SPECIAL HAUSAM SCHOOL ADVANTAGES

We teach students at home, by mail. We save them heavy board bills. We allow them to continue their other occupations. We suit our instructions to their convenience. We set no time limit for completing the course. We accept tuition in small monthly payments. We secure positions. We grant diplomas and *ours is the only school in the world conferring the degree* MASTER OF PENMANSHIP. Our copies are all fresh from the pen. Our course is the most comprehensive and scientific offered by any school. Our standard for graduation is the highest maintained by any school.

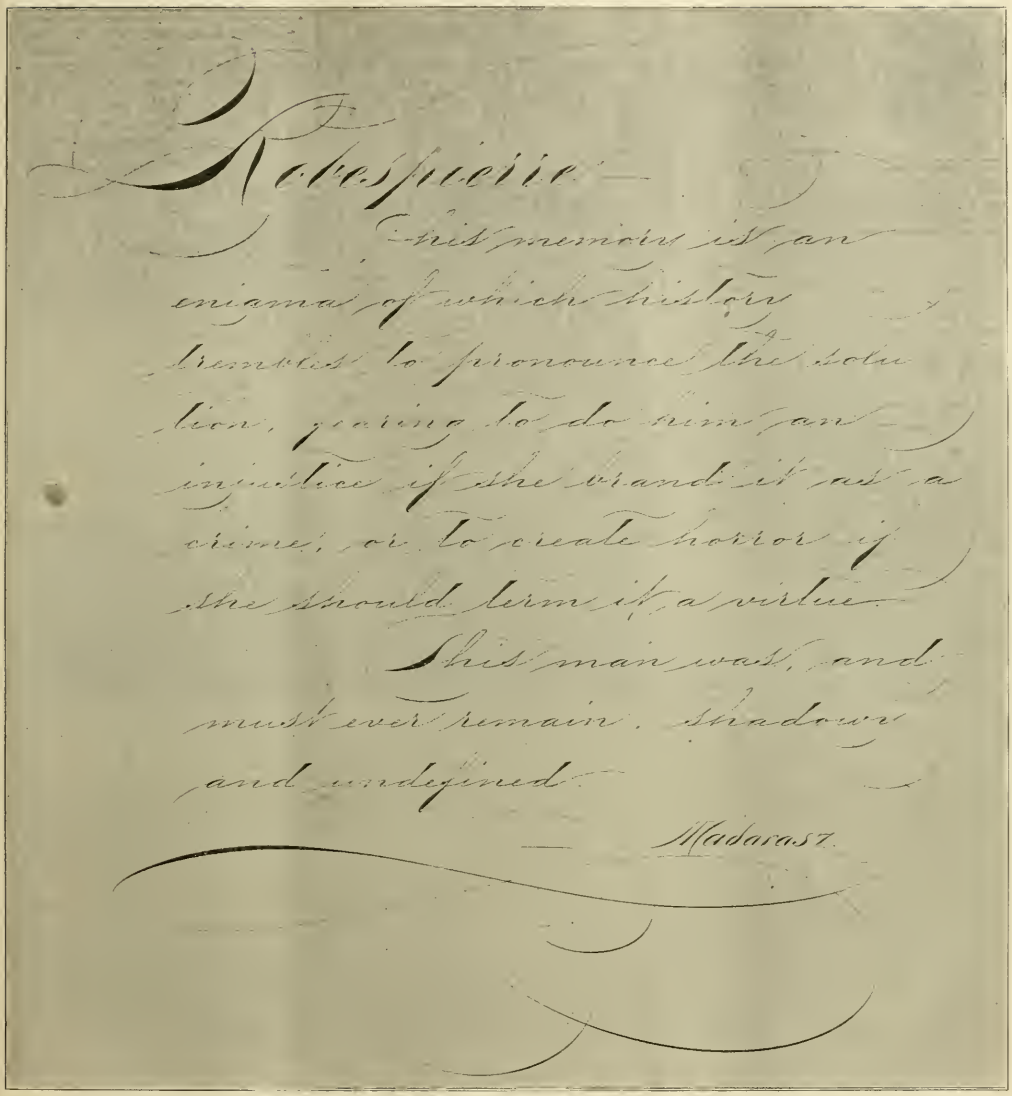
The Hausam School is Strictly High Grade.

INVESTIGATE IT.

Beautiful catalog, a richly illustrated Pen Art Book, free.

Address,

Box 255P. ***THE HAUSAM SCHOOL,*** ***Hutchinson, Kansas***



This is the second of the series of eleven plates from the brain and hand of Madarasz. Its delicacy was too evasive for a line engraving, so a very fine screen was used to reproduce its grace and charm. It combines in a most charming manner, boldness with detail, grace with accuracy. Here you have whole-arm, fore-arm and combined movements all on one page, harmoniously blended and judiciously used.

This remarkably accurate penmanship is from the pen of A. D. Taylor.

Lessons in Text
LETTERING
A. W. KIMPSON
3937 Park Ave.
Kansas City, Mo.

For the Sickels Alphabet, lay off horizontal lines 7-8 of an inch apart for Capitals and ½ inch apart for small letters. Space the letters off carefully with section liner or T square and lead pencil, then take ruling pen and add the ink in same manner. Be very careful about your spacing and ruling as this is the important part of the alphabet. You will find these letters very useful in engrossing, as they may be made in various sizes. Never add ink until you have a correct pencil outline.

BLANK CARDS Same stock that I use myself. Size 2⅝x3⅜ in., all 2 ply. Prices Postpaid if by mail; not prepaid if by express. White pasted bristol or blue bristol (for black or white ink) 100 by mail, 16c; 500 mail, 70c; 1,000 by express, 80c. Engraver's white wedding bristol, 100 by mail, 22c; 500, mail, 95c, 1,000 by express, $1.10. These cards are larger than those sold by others.

GRAND OFFER Consisting of 16 fine cards 9 written, 7 flourished only 25c, value 50c Limit one to a customer.

HOW TO WRITE CARDS Thorough instructions with a variety of copies, $1. One and 2c U. S. stamps received. Mail course circular or price list of written cards etc., free
F. E. PERSONS, 445 Breckenridge St., Buffalo, N. Y.

Ben the Penman

FREE OFFER

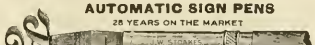
Send 20c for one dozen of my Reputation Cards and I will send you a beautiful set of Ornamental Capitals and other specimens of Penmanship FREE. *Order now.*

B. KUPFERMAN,
127 Federal St., **Boston, Mass.**

$1 gets a MADARASZ *Specimen letter: or a set of* CAPITALS *and the handsomest* SWAN *flourish ever executed; or 25 cards with your name written better and dashier than it has ever been written before; or 25* REPUTATION *cards, the perfection of artistic penmanship; or 3 pieces of* POETRY. *My original compositions on* ROOSEVELT, LINCOLN, WASHINGTON, BUONAPARTE, ROBESPIERRE, SHAKESPEARE, DE MAUPASSANT, NERO AND BISMARCK—*vibrant, compelling, and complete.* **Framing** *Specimens of the above $2.50 each. As specimens of penmanship worth $8 each—as literature, from 1c to $—? The* **Madarasz Scrap-Book** *is the finest and biggest lot of skillful Penmanship—all penwork—ever put between covers. The price is $15 Cash, or $50 on time. Worth $100 of any one's money who wants the best and most for his investment. Three people have ordered the second copy in the past 6 months. That tells more than anything I claim for it. My circular is free.*

L. MADARASZ, Gridley, Calif.

AUTOMATIC SIGN PENS
28 YEARS ON THE MARKET



Makes lettering in two colors or shades AT ONE STROKE from one color of ink.
SPECIAL OFFER: 6 Marking or 6 Automatic Shading Pens with two colors of Automatic ink, Alphabets, Figures, Etc., for $1.00 postpaid. Catalog free. Address
Newton Stokes Shading Pen Co. Pontiac, Mich

Resolutions and Diplomas

engrossed in German Text, Old English or Roundhand. Cards elegantly written, 25c per dozen. Business writing thoroughly taught by mail.

ROSE C. BEAM, Pen Artist,
Washington, N. J.

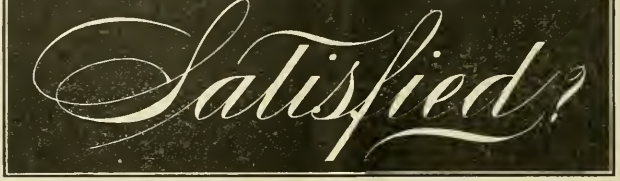
The Palmer Method SCHOOL OF Penmanship
Cedar Rapids Iowa
A DEPARTMENT OF THE CEDAR RAPIDS BUSINESS COLLEGE

Summer Course for Teachers and Supervisors

Are you commanding a top notch salary as commercial teacher? If not, it may be because you are weak in penmanship. Have you ever thought of that? Competency always brings its just reward, and in no place is competency more essential than in Commercial teaching. If you wish to improve your handwriting and become a teacher of ability, you should attend the summer session of the Palmer Method School of Penmanship. We receive more calls for Commercial Teachers with ability to teach writing and also supervisors of penmanship than we are able to fill.

The call for competent teachers of the Palmer Method of Business Writing is greatly in excess of the demand. If you are interested, write for our 32 page illustrated penmanship catalogue.

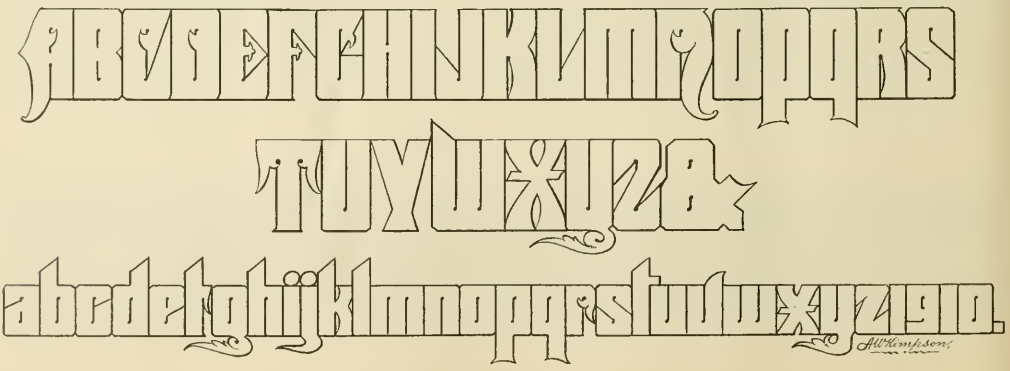
PALMER METHOD SCHOOL OF PENMANSHIP
A. N. Palmer, Pres. **CEDAR RAPIDS, IOWA** Francis B. Courtney, Prin.

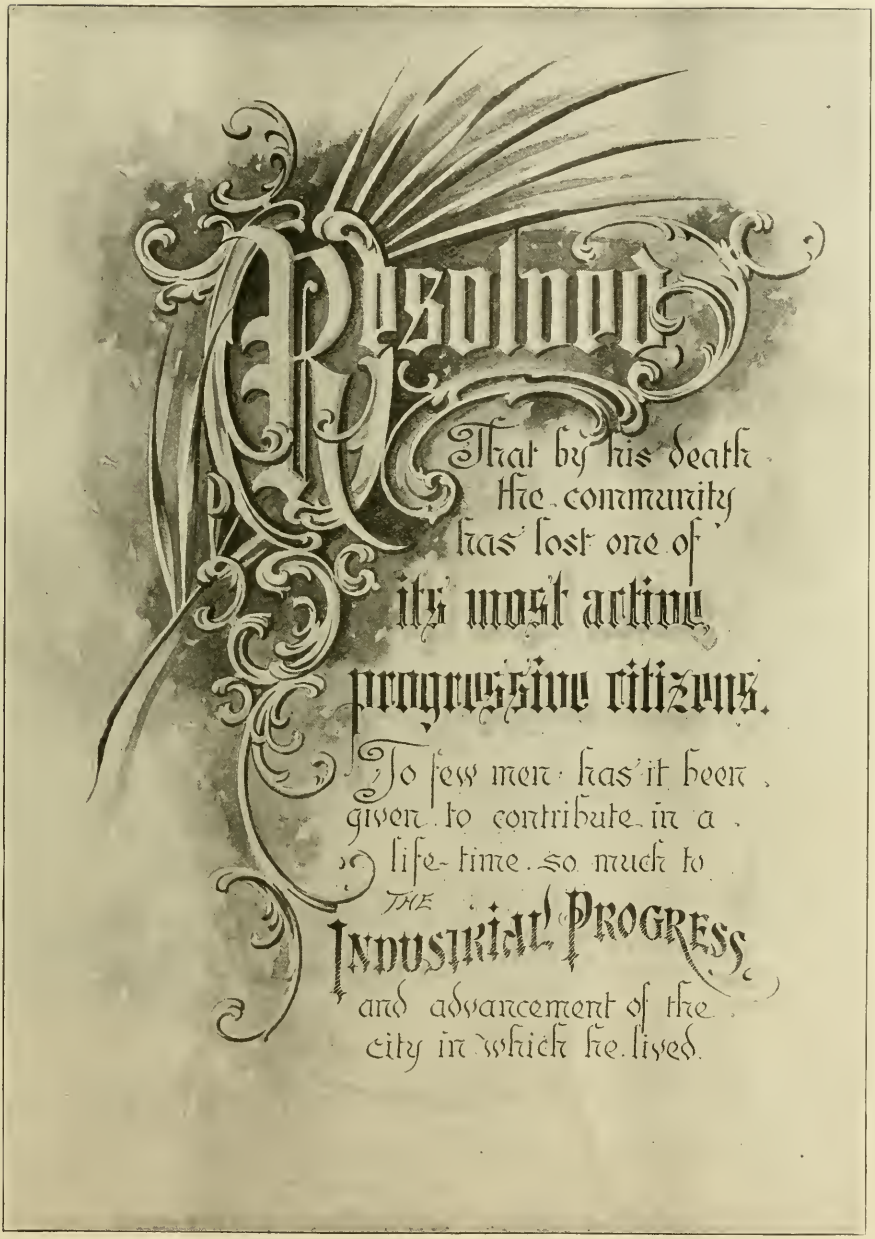


Are you sure that you are getting the **best**?
Are you satisfied with your present handwriting?
Do you want **better** copies or instructions that tell you **how**?
My **lessons** by **mail** are best because they enable my pupils to write better and do it in a shorter time.
Lessons in **Business** and **Ornamental Writing, Card Writing, Lettering and Engrossing.**
Write for my Journal "**Penmanship.**"

S. E. LESLIE

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.
P. S.—My Engrossing Course enables amateurs to become professionals.





By P. W. Costello, Scranton, Pa., being the fifth of a series of seven album plates.

DESIGNING and ENGROSSING
By
E. L. BROWN,
Rockland, Me.
Send self-addressed postal for criticism, and stamps for return of specimens.

Unfortunately your editor lost the instructions to accompany Mr. Brown's lesson for this month. Therefore use your own ingenuity.

HELP!

CHANGE OF ADDRESS.

At this time of the year we receive many notices of change of address. We are always glad to change our records accordingly. We are pleased to know that the subscriber thinks THE BUSINESS EDUCATOR is worth a letter or a postal card.

Our list of subscribers is arranged by states and cities. For instance all the stencils from which the copies for the subscribers in New York City are addressed, are arranged alphabetically behind a guide card for that city. So when John Smith writes us to change his address from New York City to Los Angeles we know just where to find his stencil, and where to file the new one.

But suppose he simply says, "Please change my address to Los Angeles." Then we have no way of locating his stencil, and cannot make the change until we write him, and find what his former address was.

Another thing: The stencils for the Penmanship and Professional editions are of course kept separate. Now it doesn't take very long to look both places—but it takes twice as long as to look only one. You can save us a few seconds by saying whether you are receiving the Penmanship edition or the Professional edition.

There are a good many ways of saying "Change my address." Some of these ways are better than others. Who can give us a model form, which can be used by anyone by simply changing the name, and the addresses from and to which the change is to be made? We will publish in our June number the best form sent in by a student, or one who has been a student any time since September, 1909.

Answers must be received by May 10. That gives you a week to work. We suggest that every young man and young woman send us his version. It will be a good exercise in concise English.

"LEST YOU FORGET."

"Can you tell me where I can secure the September and October issues of the Professional Edition of THE BUSINESS EDUCATOR? I desire very much to secure them." So wrote one of our subscribers on March 21, 1910. We were forced to tell him that the September and October issues of the Professional Edition had been exhausted since the first of the year, and we did not know where any copies could be had.

You can avoid a like disappointment very easily. Send us your renewal promptly, as soon as we notify you that your subscription has expired.

TEACHER WANTED.

A lady teacher, competent to take entire charge of the Shorthand Department in one of the largest commercial schools in the eastern part of the United States. Party applying must be thoroughly familiar with Benn Pitman Shorthand and modern office requirements; a good disciplinarian and capable of handling large classes. Give age, experience, employment record, and references; also enclose photo, and state salary expected. Position must be filled July 1st. Address "S. & M." care BUSINESS EDUCATOR, COLUMBUS, O.

YOUR SIGNATURE
Written in the Mills style of business writing and a cut furnished of the same for $2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,
E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.

TEACHERS
And others who wish to become expert in their writing and teaching should attend the Palmer Method School of Penmanship, Cedar Rapids, Iowa.
FRANCIS B. COURTNEY, Prin.
Send for Beautiful Penmanship Catalogue.

WE WANT YOU TO INVESTIGATE OUR
20th Century Bookkeeping
SOUTH-WESTERN PUBLISHING CO., KNOXVILLE, TENN.

BOOK REVIEWS

A revised and greatly improved edition of "Grafoni", by Ivan Hitlofi, 539 Cass St., Chicago, is hereby acknowledged. It is a compact, cloth-bound, well-printed little book, of 48 pages, 4x6½ inches in size. It is a radically new system of writing designed to replace long hand rather than to replace shorthand. There is no question but that the world needs a speedier method of expressing and recording thought than that presented in our present long hand. The typewriter in part supplies the need, but as yet few can afford a machine, and they are too expensive and inconvenient to always have at hand. Shorthand seems to be too professional for ordinary usage. Grafoni seems to fill the gap between longhand and shorthand, combining as it does in a marked degree the characteristics of long and shorthand. The little book analyzes the subject of sound writing and presents the new subject in a masterful, simple, logical and convincing manner. Price 50c.

PENMEN AT WASHINGTON.

A congenial lot of penmanship coworkers assembled under the leadership and at the the suggestion of E. M. Huntsinger, Thursday evening, March 24, in one of the class rooms of the Business High School at Washington during the convention of the Eastern Commercial Teachers' Association. The Chairman called upon a number of penmen present to show from the board how they presented and developed certain letters. Each stepped to the board with a few words of apology and presented the work requested. Even some old timers said it was one of the most interesting and helpful meetings they ever attended.

Your editor arrived late, but the following responded after he got there: H. G. Reaser, 5th Ave. High School, Pittsburg; W. C. Henning, Cedar Rapids, Ia., Business College; L. C. Horton, Coleman's National Business College, Newark, N. J.; W. H. Patrick, Patrick's Business College, York, Pennsylvania, and your Editor. The meeting would probably have continued until the wee small hours, had the gong not sounded for lights out at half past ten. But the best of it all, they could not turn off the good fellowship engendered and the interest intensified on the part of those who were there. It was a happy get-together scheme on the side, while in attendance at the Eastern Commercial Teachers' Association, which also proved to be one of the best and most largely attended in the history of that organization, a report of which will appear in the Professional Edition.

Mr. N. S. Smith, the wearer of the above countenance, was born in Tennessee. He went to Texas while quite young.

After graduating from the high school he completed a commercial course in the McKinney, Texas, Business College.

Following this, for some time he organized classes in penmanship with success. Later on he took correspondence courses of Messrs. F. W. Tamblyn and C. W. Ransom, both of Kansas City. In the spring of 1909 he spent a short time in the Zanerian, since which time he has been teaching in the Anson, Texas, Business College.

From the number of orders received for subscriptions and books, we have every reason to believe he is creating much more than ordinary interest on the subject of penmanship in the Lone Star State.

We believe more will be heard of him in the future than in the past. He writes well, and personally is a good fellow in ways more than one.

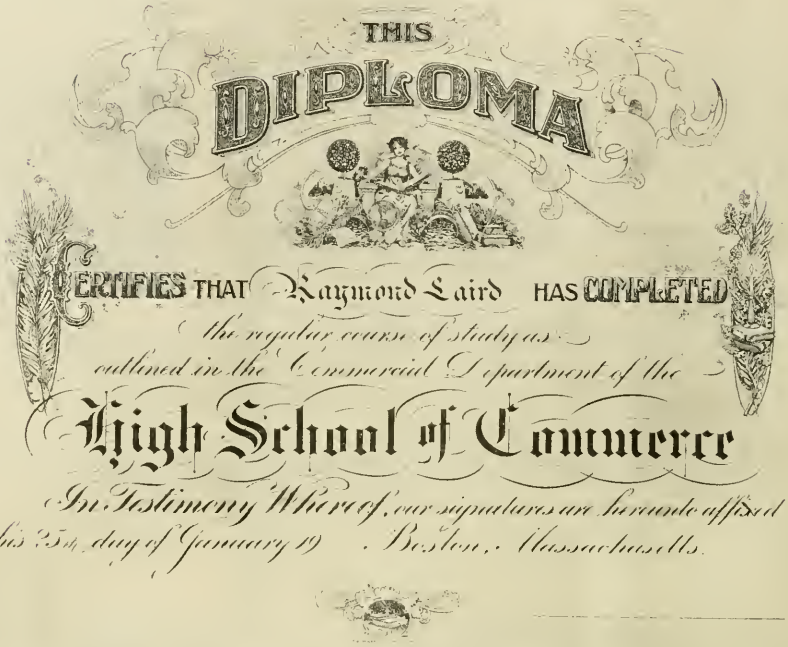
New Thought in Business

The spirit of today is progress. New discoveries and new inventions have revolutionzied the scientific world. The same is true in business. We are living in the age of system. No modern business can be successfully managed without a competent office force. The real business is transacted in the office—not in the workshop and store—and its employees must be thoroughly trained for their positions. This is the function of the business school and the commercial text-book.

Practical Text-books contain the things needed in modern and up-to-date business offices. No time is wasted on useless theorizing. Practicability is the keynote. Every paragraph is important, and the important things are clearly and logically presented. Practical Text-books are designed for the instruction of young men and women who desire to achieve success in business.

There is a Practical Text-book for every branch of commercial school work. Let us send you a catalogue and additional information. Special introductory prices to schools. We pay the freight.

PRACTICAL TEXT BOOK COMPANY
CLEVELAND ~OHIO



No. 32. Lithographed on Weston's Heavy Record, 16 x 21 inches; Blank copies, 25c. each; with name of school and location inserted by hand, 60c. each; filled in complete 85c. each; 100 copies with name of school and location lithographed, $26.00.

No. 32 L. Same design reproduced by a different process on a different quality of paper, with name of school and location inserted by hand, 50c. each; filled in complete, 75c. each; 100 copies, with name of school and location, $16.00.

100 Boylston Street **F. W. MARTIN COMPANY** **Boston, Mass.**

Your name written on one dozen cards, white or colored, for 20 cts. Comic cards. Send for free samples. Agents wanted.
ARKANSAS CITY, KANS.

Telephone Wal 4452
S. H. Holt Engrosser
Designing Illuminating
Resolutions Memorials Testimonials Engrossed
Diplomas Designed & Engraved
1218 Chestnut St Philadelphia

HIGH GRADE DIPLOMAS AND CERTIFICATES.

HIGGINS' ETERNAL INK ENGROSSING INK
WRITE EVERLASTINGLY BLACK
THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 30c.)
These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire
If your dealer does not supply these inks, send to
CHAS. M. HIGGINS & CO., MFRS., 271 NINTH ST. BROOKLYN, N. Y.

BIGGER BRIGHTER BETTER THAN EVER
PENMAN WESTERN STATE NORMAL
Specimen Letter, Business Hand ..... $ .50
Specimen Letter Ornamental and Superfine.... .75
Wedding Invitations, dozen..... 1.50
Written Cards—very fine, dozen..... .25
12 Lessons in Business Writing..... 7.50
DIPLOMAS ENGROSSED—German or Old English
NOTE All card orders of 50c or over are packed with tissue in neat imitation wood box—a fine idea for ambitious penmen.
J. A. STRYKER, Kearney, Nebr.

"A Diploma That is Different"
Read what one of America's foremost penmen and business educators says:
Huntsinger Business School, Hartford, Conn.
Feb. 1, 1910
My dear Mr. Brown:
Your letter of recent date is received, also the copy of your illuminated diploma. This is a new departure for a diploma and an admirable one. You are getting away from the old order of things and pleasing the eye, not only so far as form and accuracy of outline are concerned, but also that subtle influence termed "color." The illumination upon the diploma you have sent me is beautiful. I feel sure that this new form of document will give satisfaction, and will have a potent influence to revise opinions and standards for diplomas. The size too, is agreeable—smaller—therefore better. Let me congratulate you upon your achievement. You deserve success and I feel sure you will receive it.
Yours very sincerely,
E. M. HUNTSINGER.
Made to Order Diplomas a specialty. We can save you money on the most artistic and up-to-date work. Estimates and sketches furnished. Place your order within thirty days and avail yourself of our special inducements. *The H. & B. Imprint* guarantees the quality. *We Lead* in all that is best in diploma making. Send for Catalog; ask us for full-sized samples.
HOWARD & BROWN,
Makers of Fine Diplomas ROCKLAND, MAINE

College of Penmanship and Drawing

One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelchner.
If interested write for information. Address
Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.

FOR SALE The plates of a Compendium of Business Penmanship, including a fair sized stock of the Compendium. The work is being used in schools, orders for as many as fifty copies at a time being received. The book is especially adapted for a mail course in penmanship. A good chance for someone to get a good work at a bargain. The work will sell readily if properly advertised and a good profit could be made on it. Owners can't push the sale of it as it should be pushed, other matters taking their time; hence their reason for offering to sell it. Address,

A. R. G.,
Care of Business Educator, COLUMBUS, O.

ESTERBROOK'S PENS

"Easy to write with, CORRECT DESIGN UNIFORM TEMPER Hard to use up." DURABILITY

150 STYLES

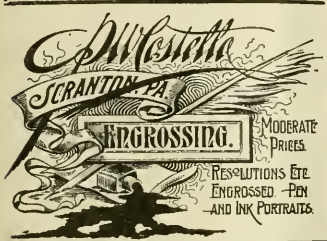
A 1 PROFESSIONAL
Fine pointed and elastic for card writing

TEXT WRITERS
Made in 3 widths and with long point to both left and right

453 BUSINESS AND COLLEGE
With fine and extra fine points. Elastic and smooth writing

ESTERBROOK STEEL PEN MFG. CO.
26 JOHN ST., N. Y. CITY CAMDEN, NEW JERSEY

If you want a position or a teacher, consult the advertisements in our columns, and if you do not find what you want, advertise in the B. E.



FINEST PENMANSHIP SUPPLIES OBTAINABLE.

PENS AND HOLDERS.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00 ¼ gross 25c 1 dozen 12c

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c. ¼ gross 25c. 1 dozen 10c

Zanerian Medial Pen—A high-grade medium, extra smooth pen for business writing. None better. Just right for students and accountants. Gross 75c ¼ gross 25c

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c. ¼ gross 25c. 1 dozen ..... 10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ gross 25c, 1 dozen 10c

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross $1.00 ¼ gross 25c, 1 dozen 12c

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens 15c

Gillott's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens 15c

Soennecken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2 2½, 3, 3½, 4, 5, and 6 single pointed and 10, 20, and 30 double pointed. 25c

Double Holder for Soennecken Pens—Holds two pens at one time ..... 10c.

Zanerian Oblique Penholder—Handmade, rosewood, nearly 12 inches long, a beautiful and perfect holder. 1 holder 50c

Fine Art Oblique Holder—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. Nearly 12 inches long. 1 holder sent in a small wooden box $1.00

Zanerian Expert Oblique Holder—Very carefully made and adjusted, 7½ inches long. We can furnish this holder in both black and natural wood finish. One holder, 15c; three, 30c; six, 50c; one dozen, 90c; two dozen, $1.60; ¼ gross, $2.30; ½ gross, $4.25; 1 gross, $7.75.

Excelsior Oblique Holder—The best low priced oblique holder made. Many hundreds of gross have been sold. One holder, 10c; six, 35c; one dozen, 60c; ¼ gross, $1.35; ½ gross, $2.60; and 1 gross, $5.00.

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c, 12 holders 65c

CARDS, INK, PAPER, ETC.

Blank Cards—White bristol with finest surface for fine penmanship.
100 by mail postpaid ..... $ .28
500 by express ..... .75
1000 by express 1.35

Black Cards—Best made for white ink.
100 by mail postpaid ..... $ .28
500 by express ..... .75
1000 by express 1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.
6 sheets by express ..... $ .60
12 sheets by express 1.00
2 sheets by mail postpaid ..... .50

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½x23 inches.
6 sheets by express ..... $ .40
12 sheets by express ..... .70
3 sheets by mail postpaid ..... .50

Black Cardboard—Finest for white ink. Sheets are 22x28 inches.
6 sheets by express ..... $ .50
12 sheets by express ..... .75
2 sheets by mail, postpaid ..... .50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21x33.
6 sheets by express ..... $ .50
12 sheets by express ..... .70
3 sheets by mail, postpaid ..... .50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawing for photo-engraving.
1 bottle by mail, postpaid ..... $ .30
1 dozen bottles by express 2.00

White Ink—Very fine.
1 bottle by mail, postpaid ..... $ .25

Arnold's Japan Ink—Nearly ½ pint bottle by mail postpaid ..... $ .40
1 pint by express ..... .45
1 quart by express ..... .75

Writing Papers—All our writing papers are 8x10½ inches in size and contain 960 sheets to the ream. Ruling is faint and can be furnished wide (½ inch) or narrow (⅜ inch).
Extra fine 14 lb. white wove—
1 ream by express $3.15
½ " " 1.60
¼ " " ..... .95
50 sheets by mail postpaid ..... .55
Extra fine 12 lb. white wove—
1 ream by express $2.70
½ " " 1.45
¼ " " ..... .80
100 sheets by mail postpaid ..... .65
Extra fine 10 lb. white wove—
1 ream by express $2.15
½ " " 1.20
¼ " " ..... .70
100 sheets by mail postpaid ..... .60
Extra fine 12 lb. Azure (blue)—
1 ream by express $2.20
½ " " 1.20
¼ " " ..... .70
100 sheets by mail postpaid ..... .65
Extra fine 17½ lb. Wedding stock—
1 ream by express $4.50
½ " " 2.50
¼ " " 1.40
50 sheets by mail postpaid ..... .70
Medium Grade Practice Paper—
1 ream by express $1.70
½ " " ..... .95
¼ " " ..... .55
100 sheets by mail postpaid ..... .65
Send 5 cents in stamps for a sample sheet of each of the six grades.

All goods go by mail postpaid, except those mentioned to go by express, on which purchaser pays carriage charges. Of course the cheapest way to secure the heavy goods is to order fair sized quantities and have them go by freight.

We handle the best and can save you money. Cash must accompany all orders. Prices are too low to keep accounts.
Remit by money order, or stamps for small amounts.

Address, ZANER & BLOSER, COLUMBUS, OHIO.

Read the April Issue of The Budget

in which a number of the features of **ROWE'S BOOKKEEPING and ACCOUNTANCY** are described. Orders for sample copies continue to come, which promise to require a large first edition to fill.

Bookkeeping and Accountancy

has so many distinctive features that an examination will be required to adequately learn of them.

WE PUBLISH SOUND, MEATY, TEACHABLE BOOKS

In all the commercial branches. We are receiving numerous reports of their adoptions in schools where courses of study are being strengthened and improved.

We received a large order for commercial law texts a few days ago, from which the following extract is made:

> "We are ordering these books entirely on the reputation of your house. We have adopted nearly every text used in our commercial department from your list. Your house stands unequaled for supplying superior texts that can be depended upon implicitly to place the best material in the hands of pupils."

School Principals, do you want a teacher? Let us know. **School Teachers,** do you want a position? Let us know.

Sadler-Rowe Company, Baltimore, Md.

Announcement **LYONS' BOOKKEEPING** Announcement

A Course for Beginners: In Two Parts

This New Course Follows a plan of development which is unique and will appeal at once to those who understand the teaching of bookkeeping, as an ideal presentation of the subject. It alternates "theory" and "business practice" in such a way as to make available all the thoroughness and economies of the former plan combined with the attractiveness and practical business features of the latter.

Alternation of "Theory" and "Practice" The first chapter is a non-voucher chapter. The presentation of the elementary principles in this chapter is thorough, and the student is not distracted by the use of the papers. This is followed by an individual business practice set in which the principles of the preceding chapters are fixed, while the student acquires a knowledge of business papers and business procedure through the "business practice" features.

School Room Needs Have been carefully considered. "It is evident," says one critic, "That the book was written by practical school men who understand the needs of both student and teacher." Nowhere is this more clearly shown than in the judicious use of practical bookkeeping problems at the ends of chapters. These not only constitute a strong feature of the book, but they furnish occupation for the student when his blanks are in the hands of the teacher for examination, and give him the necessary pause upon the completion of one important set before taking up another.

Popularity Already Assured The first twenty orders filled for sample copies of Lyons' Bookkeeping Part I resulted in sixteen adoptions. We regard this as remarkable and significant. It shows that there is a strong demand for a good text on bookkeeping and it presages great popularity for this superior course with its new and practical development of the subject. Parts I and II may be bought separately if desired. Write to us now for further information in regard to this course.

TEACHERS: Are you looking for a position for next year? Teachers wanting employment, or school managers wanting teachers, will do well to correspond with us.

CHICAGO 378 Wabash Ave. **J. A. LYONS & COMPANY** NEW YORK 1133 Broadway

THE BUSINESS EDUCATOR

TEACHERS' PROFESSIONAL EDITION. ONE DOLLAR A YEAR
JUNE, 1910

SEE
ANNOUNCEMENTS
FOR 1910-11 WITHIN

THE B. E. WILL
HELP YOU
AND YOUR SUB-
SCRIPTION WILL
HELP US.

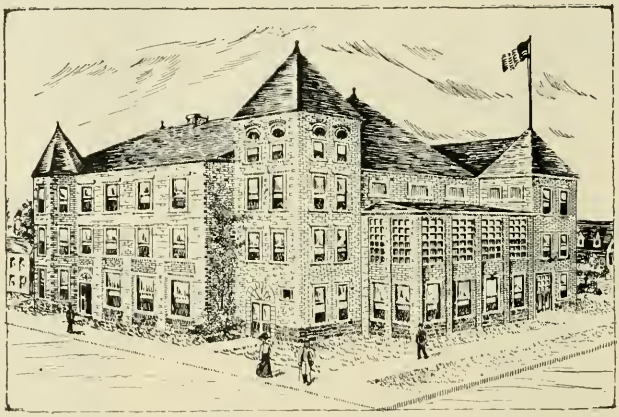
BETTER RENEW

ZANER & BLOSER
PUBLISHERS
COLUMBUS, OHIO

Bliss System of Bookkeeping

BY ACTUAL BUSINESS AND BUSINESS PRACTICE METHODS

Our Actual Business System requires a minimum number of seven offices, all transactions being performed over the counter. The offices, equipped with the latest and most up-to-date office books and appliances, are occupied by the advanced pupils, where they secure an actual office experience.



OUR FACTORY:

The Place in Which 80 Tons of Paper are Manufactured into Bliss System Supplies, each Year.

Our Folder System is a Semi-Actual Business System and requires the use of but one office, the Bank. This system can be used successfully in the smallest as well as the largest classes.

LET US HAVE YOUR ORDER

F. H. Bliss Publishing Company

SAGINAW, MICHIGAN

OUR GOOD TEACHERS

KIMBALL'S BUSINESS SPELLER
ERSKINE'S MODERN BUSINESS CORRESPONDENCE
CAMPBELL'S MODERN BUSINESS PUNCTUATION
CURTIS' MODERN BUSINESS ARITHMETIC
VANBENTHUYSEN'S TOUCH TYPEWRITING
SPENCER'S ELEMENTS OF COMMERCIAL LAW
SPENCER'S MANUAL OF COMMERCIAL LAW
KIMBALL'S BUSINESS ENGLISH
FRITCH'S QUICK FIGURING
MODERN BUSINESS LAW
NELSON'S COMMERCIAL ARITHMETIC
TAYLOR'S SHORTHAND
GILBERT'S BOOKKEEPING
SUPERIOR SPELLING BLANK

It is Never too Soon to CHANGE TO THE BEST

THE BOBBS-MERRILL COMPANY, Indianapolis, U.S.A., Commercial School Books

In Teaching Bookkeeping

It Pays to Begin Right

Lockyear's

INDUCTIVE BOOKKEEPING

Offers advantages over any other system on the market.

Highly endorsed by some of the largest schools in the country. Especially well adapted for correspondence instruction. Unexcelled for beginning classes in Parochial and High Schools. Sample outfit, including teachers reference book, sent to any teacher or school, charges prepaid, on receipt of $1.00. Correspondence solicited.

Address,

M. H. LOCKYEAR

EVANSVILLE, IND.

Spencerian Chartier Shorthand

Those who have investigated the Spencerian Chartier system, to the point of knowing it, find that there is not a word in the English language which they cannot write with this system—write it without a pen lift, something that is not claimed for any other system, living or dead.

They also find that they can read fluently what they write, even though they have been studying the system an average of one hour a day for only a few weeks.

They also find that they can read not only what they write with the system, but what anyone else writes.

Please notice that that point gives Spencerian Chartier Quick Writing its world-wide and epoch-making significance. ONE CAN READ WHAT ANYONE ELSE WRITES.

SPENCERIAN CHARTIER SHORTHAND is taught by mail in TEN SIMPLE LESSONS to teachers, free of charge. Send for first lesson and begin the most fascinating study of your life.

SPENCER PUBLISHING CO.

707 Common St. NEW ORLEANS

Accountancy Course

A Voluntary Testimonial from Missouri

1603 North 10th Street
St. Joseph, Mo.

PROF. R. J. BENNETT, *April 19, 1910.*
Philadelphia, Pa.

Dear Sir: I herewith enclose the 13th lesson of your course. This has proved a rather heavy lesson as it deals with Annuities, Corporate Affairs and Finance.

Your exposition of the points and methods involved is clear, concise and complete; while the answers required demand much work from the student.

The course so far has been eminently satisfactory to me. In itself, it is brief, instructive, clear, practical and complete, requiring work and research, and at all times demanding first-class work.

Undoubtedly the course could be profitably completed for its training alone, to say nothing of its financial possibilities.

Respectfully, EUGENE A. LAKE.

Many letters like this are in our files, and testify to the great benefits to be derived from a scientific course in Higher Accounting. Mr. Lake is a teacher-accountant who is rapidly winning his way to the top. His answers are among the best received and they indicate a desire to get to the very bottom of the subjects covered in the course.

The Bennett Accountancy Course Gives Satisfaction

R. J. Bennett, C. A., C. P. A.
1421 Arch Street, PHILADELPHIA, PA.

School Advertising

Don't be Blindfolded by Prejudice

YOU cannot hope to add to your school if you don't give the prospective student good reasons for enrolling in your school; and this is why you cannot exist, much less grow, without advertising of some kind. The same forces that have made our advertising specialties appeal to hundreds of business colleges, will serve to make them equally powerful to you as a student getter.

Peek and Profit	Night School Folder
Ten Practical Talks	You Control the Lever
Ten Commercial Signs	2 Color Catalogue, 6 x 9
16-Page Booklet	2 Color 9 x 2 Journal
42 Page College Journal	Book of 77 Cuts
How Do You Measure Up	Chart of 100 Cuts
Pen Point Booklet	Chart of 300 Cuts

Ask for Samples on Your Letterhead

653 BROAD ST., NEWARK, N. J. **Harding Advertising Co.**

Our Teacher-Locating Campaign is Now on.

WE INVITE

Business College Proprietors, College Regents, Boards of Education and all whose business it is to employ teachers of penmanship, shorthand and commercial subjects, to write us for information concerning desirable candidates.

Our Recommendations Give all the Facts

We know about our candidates, that have a bearing upon their teaching qualifications. "Hausam candidates are placed on merit."

THE NEW DEGREE (M. Pen.)

ORIGINATED BY THE HAUSAM SCHOOL.

Has already brought inquiries and applications from all parts of America. It is destined to become the high-class penmanship teacher's highest credential. Our booklet, giving full particulars, is free.

SPECIAL HAUSAM SCHOOL ADVANTAGES

We teach students at home, by mail. We save them heavy board bills. We allow them to continue their other occupations. We suit our instructions to their convenience. We set no time limit for completing the course. We accept tuition in small monthly payments. We secure positions. We grant diplomas and *ours is the only school in the world conferring the degree* MASTER OF PENMANSHIP. Our copies are all fresh from the pen. Our course is the most comprehensive and scientific offered by any school. Our standard for graduation is the highest maintained by any school.

The Hausam School is Strictly High Grade.

INVESTIGATE IT.

Beautiful catalog, a richly illustrated Pen Art Book, free.

Address,

Box 255P. ***THE HAUSAM SCHOOL,*** ***Hutchinson, Kansas***

THE LOGIC OF EVENTS

The public is educated quickly by events—slowly by arguments.—N. Y. World.

GREGG SHORTHAND demonstrated conclusively its *superiority* on every claim we have made for it in its sweeping victory in the Fifth International Shorthand Speed Contest at Washington.

Its *simplicity* was strikingly shown in the records of two writers, seventeen years old, who qualified in second and third places — one of them with *two* transcripts in the allotted time.

Its *legibility* was decisively proved by the fact that *all* of the Gregg writers qualified in transcribing — the transcript of one of which was 99.4% *perfect.*

Its wonderful *speed* was proved beyond question by the record of Mr. Gurtler, who won, and who also *exceeded the best previous speed record* on non-court matter in the international contests for the Miner Medal by *23 words per minute.*

Applied Business English

Awakened an instant and enthusiastic response — the first edition was exhausted in February. The *unit* plan of lessons; all principles applied in an interesting way; ease of presentation; its power to "get hold" of the a student; uniformity and flexibility; and the beauty of the book itself — all make it the most effective of all texts on Business English. The new edition is *now ready;* price $1. Examination copies to teachers, 50c.

Summer Normal School

During June, July and August the regular course of instruction of Gregg School, Chicago, will be supplemented by a Teachers' Course conducted under the direction of

MR. JOHN ROBERT GREGG

Special attention will be paid to methods of presentation, speed practice, blackboard drill, review work, and the correlation of subjects.

Send for Summer School Announcement, and our new booklet "How to Increase Your Salary."

Remember the GREGG CONVENTION at Chicago in August!

THE GREGG PUBLISHING COMPANY

NEW YORK CHICAGO

INDISPUTABLE EVIDENCE

SPEED RECORDS

By Prof. Edward H. Eldridge, Simmons College, Boston.

From the Shorthand Writer, April, 1910.

In preparing for the contest for the Miner medal I had occasion to look up previous records made in contests in this country, and for the sake of comparison I endeavored to restate them in accordance with the method which now seems to be generally accepted, viz., a deduction of one word from the gross speed for each error. A tabulation of the results shows that no one has as yet made a net speed of over 200 words a minute on any solid matter except a charge to a jury, while six have reached a net speed of over 200 words a minute on judge's charge. They are as follows:

Name	Date	Gross Speed	Errors	Net Speed	Name	Date	Gross Speed	Errors	Net Speed
*Nellie M. Wood	1909	240	64	227	W. B. Bottome	1909	240	111	218
C. P. Gehman	1907	235	47	225	*Nellie M. Wood	1907	225	45	216
Fred Irland	1907	235	69	221	W. B. Bottome	1909	207	12	205

A large number have secured over 200 words a minute net on testimony. In all the cases listed below, except that of Mr. Dement, question and answer were read and counted in each case The record includes everyone who has secured a record of over 200 words a minute net on testimony and who has not made more than ten per cent. of errors.

Name	Date	Gross Speed	Errors	Net Speed	Name	Date	Gross Speed	Errors	Net Speed
*Nellie M. Wood	1909	277	64	264	J. D. Carson	1909	277	131	251
W. B. Bottome	1909	277	78	262	C. P. Gehman	1908	260	47	250
*Nellie M. Wood	1908	260	21	256	C. H. Marshall	1908	260	54	249
*Chas. W. Philips	1908	260	73	254	Isaac S. Dement	1888	268	104	247
C. H. Marshall	1909	277	114	254	*Sidney H. Godfrey	1908	220	28	214

Note:—All the above contestants are Pitmanic writers. Those marked with a star write ISAAC PITMAN shorthand. No light-line or other non-Pitmanic system qualified in the above tests.

Send for a copy of "Why the Isaac Pitman Shorthand is the Best," and "Pitman's Shorthand Weekly."

Isaac Pitman & Sons, Publishers, 31 Union Square, New York

A course in Phonography for teachers will be given in the Summer Session at Columbia University beginning July 6. For further particulars apply to Prof. James C. Egbert, Library Building, Columbia University, New York.

Advocates of the "New Typewriting"

As embodied in Charles E. Smith's "Practical Course in Touch Typewriting"

HOLD ALL THE PROFESSIONAL AND AMATEUR RECORDS

ROSE L. FRITZ, holder of all the Professional Records.

Miss Rose L. Fritz established two new World's records at Madison Square Garden on the evening of September 30, 1909. Miss Fritz wrote at the rate of 95 words per minute, net, for one hour. This is the highest record ever made in competition for one hour's continuous writing.

After establishing the one-hour record, Miss Fritz entered the Surprise Contest, which lasted for one minute only, and succeeded in writing 110 words, net. Considering the fact that Miss Fritz had just been writing for one hour continuously, her feat in setting the one minute competition record at 110 words, net, may be considered as nothing short of marvelous.

LESLIE H. COOMBES, holder of the Amateur Record.

Mr. Leslie H. Coombes won the Amatuer Championship at Madison Square Garden on October 20, 1908, writing 75 words per minute, net, for 30 minutes. The record established by Mr. Coombes has not been broken in any amateur contest.

Both Miss Fritz' and Mr. Coombes' record were **made in competition** and should not be confused with **exhibition records** made on easy matter.

The "New Typewriting," of which Miss Fritz and Mr. Coombes are such brilliant representatives, is a winner because it follows the line of least resistance, and **trains all the fingers all the time.** The beginner at once becomes an enthusiast and the plan of the work fosters and sustains his enthusiasm during the entire course.

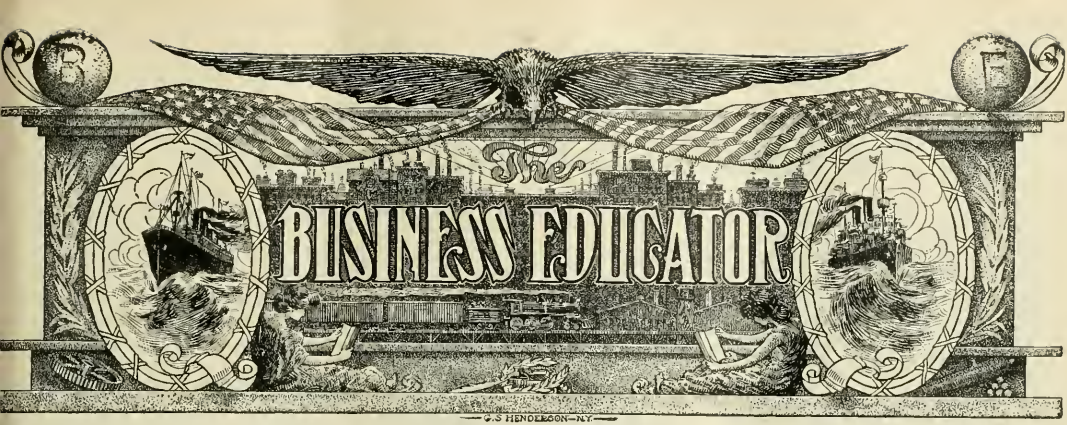
Now Ready—Eighth Revised Edition

A Practical Course in Touch Typewriting

Stiff Paper Covers, 50 cents; Cloth, 75 cents

Teachers' Examination copy, postpaid, 34c. and 50c. respectively. Mention school

ISAAC PITMAN & SONS, Publishers, 31 Union Square, NEW YORK



VOLUME XV. COLUMBUS, O., JUNE, 1910 NUMBER X

THE BUSINESS EDUCATOR
Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, . - - - Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra: Canadian Subscriptions 10 cents extra.)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted. If personal checks are sent, add 20 cents for collection fee.

Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

Back numbers cannot, as a rule, be supplied.

Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

This is the time of the year for harvesting BUSINESS EDUCATOR certificates of Proficiency in Penmanship. Now is the last opportunity for many to secure the highest award for practical writing. The B. E. certificate was designed and executed with the pen by the editor, and contains an illustrated, illuminated seal symbolical of freedom in penmanship as well as in other things. And it can be had, if your penmanship measures up to our standard, for but fifty cents (50c.)

To secure it, submit a sheet containing a set each of capitals, little letters and figures, and a sentence stating you are desirous of securing the B. E. certificate. Better tell what school you are attending, and, better still, secure the endorsement of your teacher or have him send the specimen for you.

Then, if acceptable, you or he may send the money and the certificate will be engrossed and forwarded.

ANNOUNCEMNT OF FEATURES FOR THE BUSINESS EDUCATOR FOR THE COMING YEAR.

Our program of contributors and contributions for THE BUSINESS EDUCATOR was never so complete and attractive as it is for 1910 and 1911, and even in part for 1912. Both Professional and Penmanship editions are well provided for. The outlook is therefore most gratifying for *you* as well as for *us*. Let us have the encouragement of your support early in the season so that we may plan accordingly. Instead of consuming four or eight pages with high-sounding words we shall announce the features briefly, and then utilize the space by presenting the things you pay for and expect each issue.

The Professional Edition.

As heretofore, it will contain unfettered editorials, and Departments with progressive people, each speaking his piece with conviction, confidence and experience.

ACCOUNTANCY.

Mr. C. C. Jones, Dunkirk, N. Y., whose articles on "Accountancy" have been so timely and helpful, has been engaged to continue the articles another year. Mr. Jones combines the rare and valuable qualities of teacher and accountant.

ENGLISH.

Mr. Louis J. Magenis, Eastman Business Institute, New York City, will contribute articles on "Business English." Mr. Magenis was born in Ireland, and is a graduate of Newbridge College. Later he studied languages in Vienna, Rome and Paris. He speaks French, German and Spanish. He came to this country seven years ago and for two years taught French and German in the N. J. Military Academy. For the past five years he has had charge of the English and Spanish Departments in the Eastman, N. Y., Bus. Institute. Our readers will be pleasantly surprised with the articles, the first of which have been received and examined and are just such as teachers of English will appreciate.

ARITHMETIC.

Mr. C. E. Birch, Atchison County High School, Effingham, Kan., will continue his excellent articles on "Rapid Calculation" the coming year. Mr. Birch is practical as well as pedagogical, and is therefore worth following. His wide experience in different schools has given him a liberal viewpoint.

TYPEWRITING.

It gives us much more than the usual pleasure to announce that Miss Clara M. Johnson, Rock Island, Ill., whose articles were announced and begun last September, and which were discontinued because of illness, will contribute this year. Only those who know of the record she made teaching in the East have an idea as to about what to expect.

COMMERCIAL LAW.

Mr. Frederick Juchhoff, L. L. D., Council Bluffs, Ia., will contribute articles on Commercial Law. Mr. Juchhoff has made thorough preparation, and with his experience in teaching the subject we feel safe in anticipating something worth while.

ADVERTISING.

Mr. H. E. Read, Peoria, Illinois, the publicity man behind the Brown Schools, is preparing a series of articles on "Salesmanship" for commercial schools. Mr. Read made it quite plain at the Louisville meeting of the N. C. T. Federation that such a course would do more to increase attendance than any other one thing. And in these articles he will point the way to the newest and most needful in our line. Read is worth reading.

MISCELLANEOUS ARTICLES.

Under the title of "The Educational Square Deal" we have an article from one of the veteran wheel horses of the profession, with a promise of others to follow, well worth looking forward to. Just keep your subscription going and all will be well.

The News Features will be kept as timely as in the past, and Conventions will be announced and reported regularly and impartially.

The Literary End of the Student Edition.

Fortunate for you and for us that we can announce a continuance of the Cragin articles entitled, "You Never Can Tell." These articles are live wires in literature, and they have to do with our own profession. Moreover, they are founded on facts, and they point a moral without preaching it. Dull indeed the student who does not heed the mishaps of the Cragin characters who failed, or take inspiration from the ones who succeeded.

Mr. E. D. Snow, too, will continue his "Successlets." And there is lots more to this man than you may as yet have suspected. We know because we have seen some things you haven't. Mr. Snow is a clean fellow, and his articles are just the kind young people should come in contact with.

Mr. Luther B. DeArmond, of the Specialists' Educational Bureau, Webster Groves, St. Louis, Mo., under the title of "Stepping Stones to Success," has contributed three short articles, to be followed by others if our plans materialize, equally worth while. We are thus publishing material invaluable to students of commercial schools.

Mr. Arthur G. Skeels, Columbus, Ohio, also has more good things to present from time to time—the short crisp articles which can be read in a minute when something longer could not well soak in.

Other good things, too, come our way from time to time and will appear.

The Penmanship Edition.

The Students' Penmanship Edition of the B. E. has more high-grade lessons, specimens and designs arranged for than ever before in its history. No penman or student can afford to miss a copy.

BUSINESS WRITING.

Mr. C. E. Doner, Beverly, Mass., will continue his superb lessons in Practical Writing until January, 1911. This series has already won warm words of praise from competent judges of the pedagogical and practical. Mr. Doner is everywhere recognized as one of America's foremost penmen and teachers.

Mr. E. H. McGhee, Steward and Large Business Institute, Trenton, N. J., one of the younger members of our profession who has reached a high degree of skill, has prepared a series of lessons for us which will surprise and inspire. Mr. McGhee is from the insurgent territory of the Middle-west, and therefore is a progressive in penmanship.

Mr. S. E. Leslie, Rochester, N. Y., who last year contributed in these columns one of the strongest courses in business writing ever presented in our profession, is at work on another series for the B. E., which he says will eclipse his previous efforts. Those who know Mr. Leslie realize that something unusual may be expected.

Mr. S. B. Fahnestock, McPherson, Kan., College, has also furnished a brief series of lessons in business writing, which we are planning to run extra ere long. They are worth your attention and will receive it when they appear. Mr. Fahnestock is one of the "youngsters," even though he has passed the half-century year mark, and then some.

Miscellaneous specimens will appear from time to time from such masters as H. B. Lehman, F. B. Courtney, R. Guillard, and others.

ORNATE PENMANSHIP.

Mr. A. M. Wonnell, whose lessons last year in the B. E. elicited such high praise, has prepared a new series superior to his former effort and destined to attract wide attention. They will "show you" a union of accuracy and freedom not frequently seen. Mr. Wonnell is a born teacher and knows penmanship technic "to a turn."

Of course, the Madarasz pages comprising penmanship and literature are surprising and inspiring. You will not want to miss one of them.

And the work we have of Mr. Taylor is likewise unique and wonderful.

Lehman, Guillard, Todd, Lupter, Brownfield, and the Editor will continue to add variety, grace and skill from time to time.

Mr. W. C. Brownfield, Bowling Green, Ky., Business University, is also preparing a series of lessons which will speak for themselves when they appear some time in 1911. Brownfield is a winner. His work is eliciting high praise in the University where many fine penmen preceded him.

ROUNDHAND.

Mr. J. A. Olson, Philadelphia, Pa., will contribute the regular series in Roundhand, and we feel safe in predicting something unusually precise, practical and high grade, for Mr. Olson is painstaking, conscientious and thorough in anything he undertakes.

Mr. H. W. Strickland, of the Policy Department of the Mass. Mutual Life Ins. Co., Springfield, Mass., has outlined a course for persons desirous of qualifying as policy as well as regular engrossers. This is the most original course of the kind ever given, and high grade in quality. We feel sure it will prove of great help to aspirants in policy and engrossing lines.

PROFESSIONAL PENMANSHIP.

There has been prepared in the office of THE BUSINESS EDUCATOR a series of Lesson-Articles and Lesson-Plates, the first of which was given in the March number, to appear from time to time as space permits, and which we are disposed to believe will help more than one aspiring penman "over the penmanship ripple" and into the professional class.

Of course, Mr. E. L. Brown, Rockland, Me., will continue his artistic, practical, instructive lessons. For advanced students in engrossing they are invaluable, and not infrequently he gets right down to the beginner's end, too. Mr. Brown has the happy faculty of avoiding monotony, due in part to the fact that he is equally at home with brush or pen.

Mr. P. W. Costello, Scranton, Pa., keeps us supplied with his high grade, individual, ornate engrossing. His work is an inspiration and a real help to engrossers. He is commanding high prices because his work is faultless in detail and excellent in conception.

Messrs. S. E. Leslie, F. W. Martin, and others will contribute to this department from time to time.

Messrs. G. H. Lockwook, Kalamazoo, Mich., and E. A Lupfer of the Zanerian will contribute lessons on lettering, etc., as space permits.

Mr. E. A. Lupfer, assistant penman in the Zanerian, will contribute a series of plain, practical lettering, such as students need who are qualifying at home as engrossing artists. We feel sure this work will be of much help to aspiring pen artists along the line of engrossing. Get your pens ready.

$1904.00

Kansas City, Mo. May 1-07.

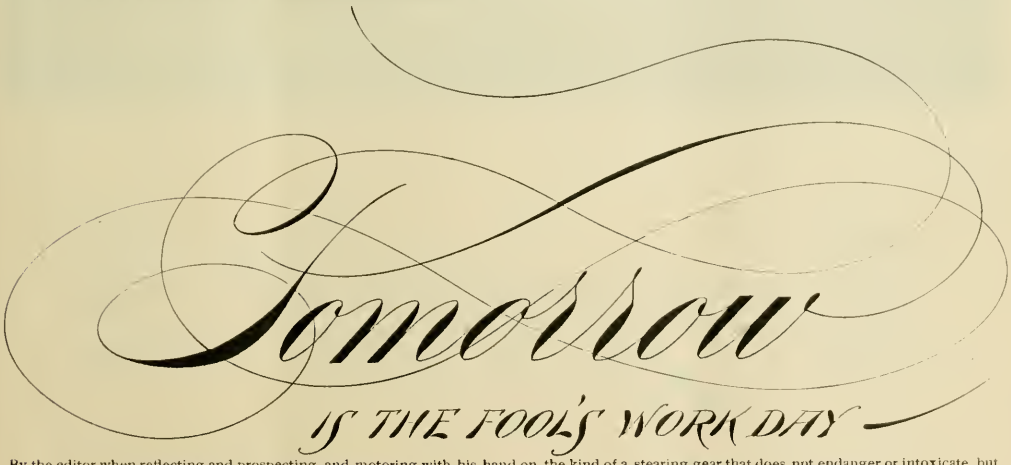
National Bank of Commerce

Pay to Martin Drug Co. or order

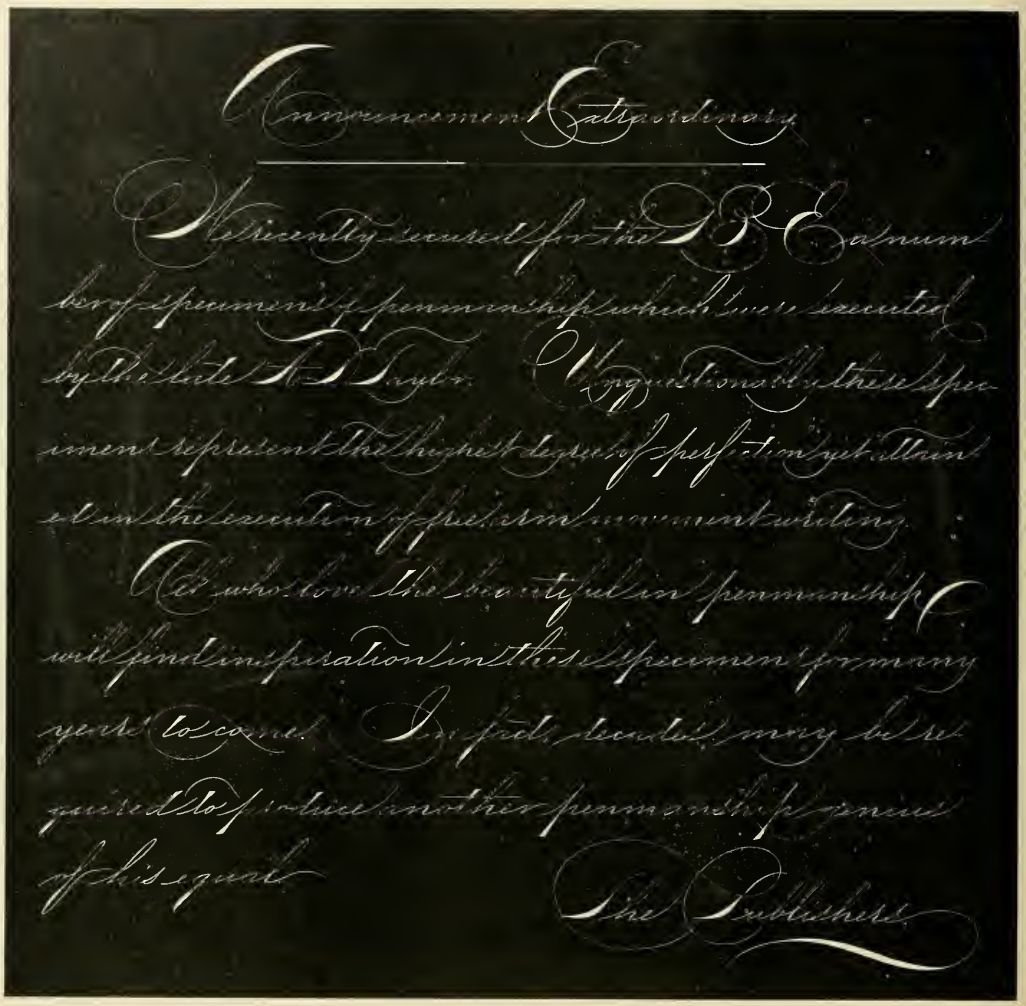
Nineteen Hundred Four Dollars

F. R. Warren & Co

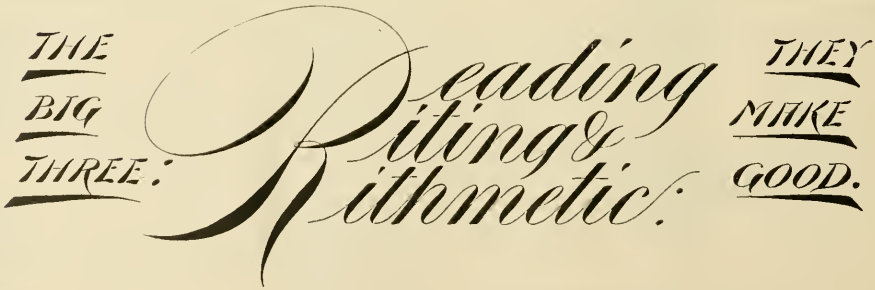
By Francis B. Courtney, penman, Cedar Rapids, Ia., Business College.



By the editor when reflecting and prospecting, and motoring with his hand on the kind of a stearing gear that does not endanger or intoxicate, but sometimes brings joy and a few dollars to keep up the repairs incident to the wear and tear of present day life.



The above announcement was written by E. A. Lupfer, assistant instructor in the Zanerian.



Lessons in Practical Writing. No. 6.

C. E. DONER, Beverly, Mass.

Director of Penmanship in Four State Normal Schools of Mass.

Subscribers' writing criticised free. Send specimens to Mr. Doner at above address, inclosing self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

$47 62.96 — 90.42 — 6954.39 — 62.19 — 4.57 — 298.35 — 4.29 — 1458.72

9649321 — 2435649 — 3964097 — 5296324 — 7829653 — 2190429 — 6497253 — 9285047

$5496.71 — 42.09 — .97 — 146.59 — 9273.42 — 96.50 — 3274.14 — 7.92

964352 — 498645 — 345296 — 693502 — 425634 — 512839 — 763521 — 376294

Lesson 67. This is a splendid drill lesson on figures. This is a practical way of writing them. While writing the figures, keep looking up the columns—this helps to keep the columns vertical. Stick to this lesson until you can make a good, plain business figure.

Lesson 68. Review Lesson 5, 6 and 12. Also Lesson 59.

Lesson 69. For the p count 1-2-3-4; or, 1-2-3-stop. Here you need to use plenty of push-and-pull movement. For the second line count 1-2-3-stop, glide 1-2, glide 1-2, glide 1-2, curve. Write 15 to 18 words a minute. Study the copy closely.

Lesson 70. Many prefer this style of p. Make the letter without lifting the pen. Close the small loop on the line.

Lesson 71. Review Lesson 5, also making the exercise one space high. For the first line count 1-2, curve, cross: or, curve down, curve, cross. If desired, the first stroke may be omitted as in the second line. Write 15 words a minute, and count by naming the letters t-h-e-m-cross.

Lesson 72. Review Lessons 5 and 16. For the d count 1-2-3, curve; or, 1-2-stop, curve. Check the movement at the end of the downward stroke. Write 12 to 15 words a minute.

d d d d d d d d d d

divide divide divide divide d

Lesson 73. This is a good style of d, easily made and looks well when well made. It is the loop style, the loop being made the same as small l. For the letter count 1-2-3, curve. Notice where the loop crosses—the height of the first part or a trifle below it. Count by naming the letters in the word d-i-v-i-d-e.

q q q q q q q q q q

queen queen queen q

Lesson 74. Review Lessons 5 and 47. For the q count 1-2-3-4, curve; or, 1-2-3-stop, curve. Stop the pen on the line, where the loop should be closed. Write 20 words a minute. Keep a good position. See that the writing machinery is in the best of working condition.

Lesson 75. Review Lessons 42, 43 and 44.

f f f f f f f f f f

famine famine famine

Lesson 76. Review Lesson 5 and 47. For the f count 1-2-3, curve; or 1-2-stop, curve. Stop as the loop is closed on line. Use a rapid push-and-pull movement. *Do not use the fingers.* Write 15 to 18 words a minute.

mount mount mount mount

mound mound mound

Lesson 77. In these words the final t and d are used. This style is easily made and is all right when well made. Notice dotted lines for slant and height of ending stroke in t. Space good and wide between the letters.

Lesson 78. Review Lessons 17, 25 and 40,

℔ ℔ ℔ ℔ # # # # @ @ @ $ $ $ $

o/o o/o o/o c/o c/o c/o a/c a/c a/c 40¢ #50

@ 47¢ $4967 9% % B.&M. 5% int. ✓ ✓

Lesson 79. These signs, etc., should receive careful practice. They are useful, and you may have occasion to use all of them at some time or other. Master them.

Lesson 80. At this point it is very important to review Lessons 1, 2, 3 and 4. Read the instructions carefully and intelligently. Get the full force of each statement. Think while you read, and endeavor to assimilate what you read. In the preceding lessons all the small letters have been practiced, and now you are about ready to begin on the practice of capital letters, words and sentences.

Lesson 81. For each exercise count 1-2-3-4-5-6. Counting to 8 will be all right. Make the exercise rapidly. Keep the pen in motion as it is lifted in going from one exercise to another. Make at the rate of 24 exercises a minute, retracing 6 or 8 times for each exercise. Review Lessons 6 and 8.

Lesson No. 10 in Business Writing

H. L. DARNER,

FALLS CITY BUSINESS COLLEGE, FALLS CITY, NEBRASKA.

Subscribers' writing criticised free. Send Specimens to Mr. Darner at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

90 The time of doing anything is shortened by observing this rule.

The time of learning to write is sure to be shortened by right living. Get plenty of exercise and avoid the use of tobacco and stimulants.

91 Study arrangement. Put one line under "First National Bank" in place of two. It will look better.

Columbus, O., 1-17-1910.

First National Bank

Pay to the order of H. H. Raney $19.41

Nineteen and 41/100 Dollars.

D. A. Kline.

92 Form the habit of paying your debts before these are presented to you.

$109.78

Boston, Oct. 4, 1909.

At sight pay to Wm. Cameron, or order

One Hundred Nine and 78/100 Dollars.

and charge to account of

To Harpster & Co.
Cairo, Ill

W. J. Kinman.

93 I would sooner be able to sign a check than one of these. Wouldn't you.

$173.60

Minot, N. D., 4-17-1910.

Eight months after date I promise to pay

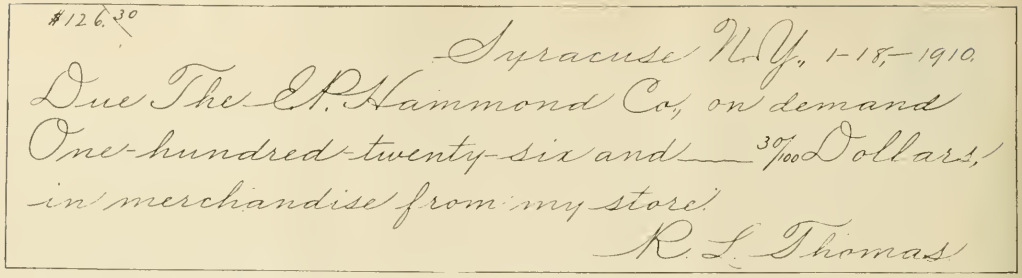
H. M. Raleigh or order

One Hundred Seventy Three and 60/100 Dollars.

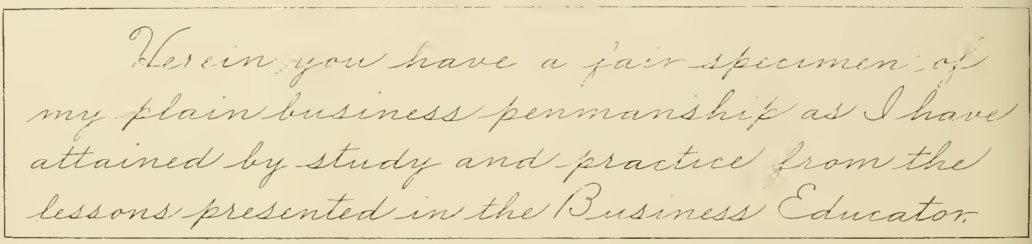
Interest at 7 percent.

S. P. Grimes.

94 You should study form and arrangement of all of these commercial papers.



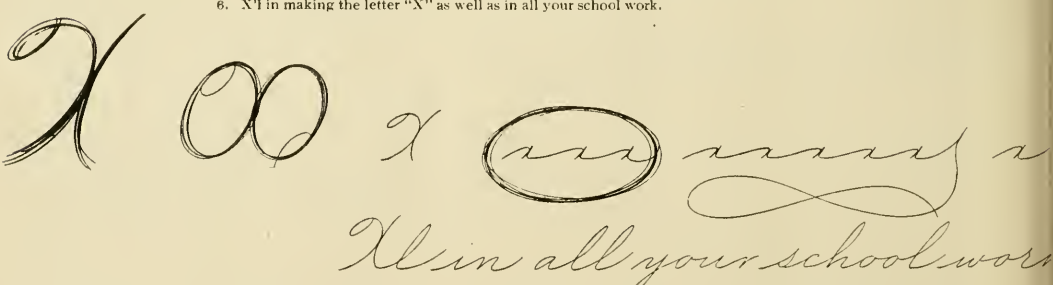
95 I have greatly enjoyed presenting this course of lessons. The knowledge that I have been of some benefit to young persons, has repaid me for my efforts. Any time that I may be of further service to you, I want you to be free to let me know.



SUPPLEMENTARY PENMANSHIP COPIES BY FRED BERKMAN, THE GREGG SCHOOL, CHICAGO.

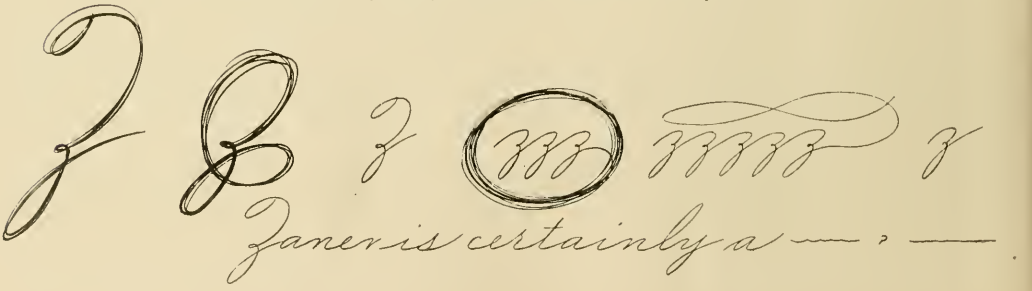
X

1. This is something like putting two things of a kind together. Equally curved.
2. Make several exercises and then reverse page. Make some more, and keep on.
3. One curve—curve. About 45 or 50 good letters a minute; 12 to 14 on each line.
4. Raise the pen as you strike the base line—go to top and make down stroke straight.
5. If this letter doesn't suit you use the old style—line struck through.
6. X'l in making the letter "X" as well as in all your school work.



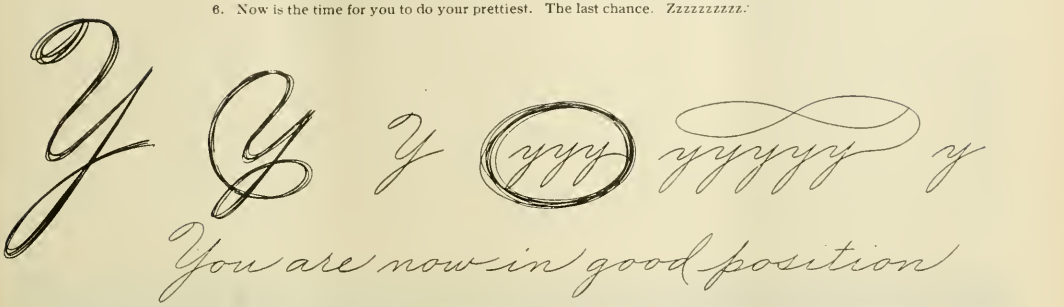
Y

1. The greatest part of this letter is made like "U"—i. e. the letter "U."
2. Get movement practice out of this exercise if you can't get good form at first.
3. Make letter longer above line of writing than below. Keep trying.
4. The "y" reversed, is made like "h." Doesn't it look that way to you?
5. If you must stop, in making this exercise, stop in upper right-hand corner.
6. This letter is made practically the same as "v," "j" and "h." Careful practice wins.

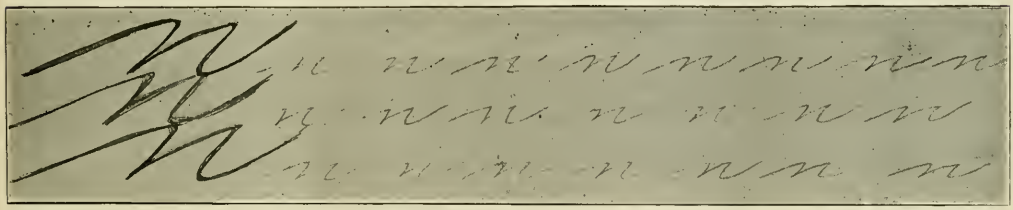


z

1. The last letter but not the least. Roll, down, down, up! Come now.
2. As soon as you have made the little loop, on base line, drop down immediately.
3. Keep the second part in line with the first. Ask!—if you don't understand.
4. Start out as if you were to make the letter "n," then a little hook and finish.
5. Can you make the "finishing strokes" easier now than formerly? Good for you!
6. Now is the time for you to do your prettiest. The last chance. Zzzzzzzzzz.



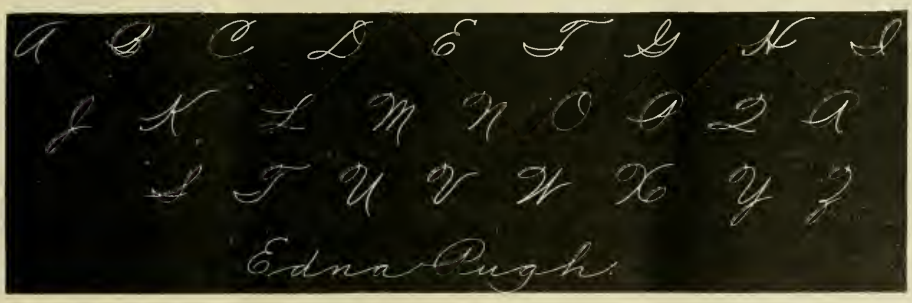
STUDENTS' WORK.



By Marion Goddean, 5th grade pupil, Pittsfield. Mass., Miss Alice E. Curtin, supervisor of writing.

Little acts of kindness
done in a quiet way
Reach both deep and wide
and always bring their pay.

By Miss Loleta Sanford, pupil in the Ferris Institute, Big Rapids, Mich.



Business capitals by Miss Edna Pugh, pupil in Orr's Business College, Chicago, Ill., A. H. White, teacher of Penmanship.

LESSON No. 2 IN PLAIN PROFESSIONAL PENMANSHIP.

In lesson No. 1 in Plain Professional Penmanship, which appeared in our March number, we presented a set of capital letters. If those letters have been mastered, your efforts on this lesson can be confined mainly to the small letters, and in connecting some of them with the capitals. The capitals in this lesson are smaller than those presented in the first lesson, and for that reason are a little more difficult. Letters of medium size are, as a rule, easiest to execute, and the smaller they are made the more difficult they become. It is well therefore, for those who wish to thoroughly master penmanship, to try different sizes. It is also well to try different slants, different spacing, etc. The mastery of each will give some strength and control of movement not to be secured in any other way. The tall, compact style gives strength and control in the in-and-out movements, while the wide spacing and the running-hand give force and control in the movement to the right. Then, in trying the different styles, you are more likely to find the style that fits your make-up than if you stick to one style; and to find your own style is one of the important things.

Many a young penman starts out with the determination of writing the Madarasz or the Taylor style, not knowing that there is a style suited to his own make-up just as surely as the Madarasz is suited to the make-up of Mr. Madarasz and the Taylor style was suited to the make-up of Mr. Taylor. Had Madarasz adopted the Taylor style and stuck to it, it is probable that there would have been no Madarasz. Had Taylor adopted the Madarasz style and stuck to it, there might have been no Taylor. Even genius has its scope and limitations. The style that expresses your individuality is the best style for you. Endeavor then to thoroughly master the numerous styles for the purpose of finding your own style. In penmanship, as in any other work, the sooner one finds himself, the better. There is a time for mastering the standard styles and for copying the work of others, and there is also a time to strike out for yourself. This instruction might not do for the beginner in practical business writing, but in the realms of ornamental penmanship there is plenty of room for the cultivation and exercise of individuality. In fact, the greatest charm any specimen of penmanship can possess is the expression of individuality, which, of course, through cultivation has reached a high degree of artistic perfection. The orator is not merely an imitator, although he may be very familiar with the charms of other orators. The great painter is not a copyist, although he may have labored long and hard in endeavoring to reproduce some of the work of other painters. The penman should first master the standard styles and then as much of the skill of others as he possibly can in order to cultivate his artistic talents, and in order to find that style which is best suited to himself. After that he should strike out and express himself in his work.

CLUB CHAT

Mr. B. H. Treybig, penman in the Tyler, Texas, Commercial College, is a steady clubber of THE BUSINESS EDUCATOR. A total of 100 subscriptions has been received since August 15, 1909. Quite a number of his students have already been awarded certificates, and several more are about up to the standard. In a recent letter Mr. Treybig says: "Students are coming in almost every day, and from preseot indications everything points to a very successful school year." We are glad to hear of the success of the Byrne School and of his ability to create and maintain interest in penmanship. He is a fine fellow, and deserves it.

We have recently been receiving an unusually large number of subscriptions from the Ferris Institute, Big Rapids, Mich. The students of this school have also lately carried away many certificates. The main reason for this change, we can discover, is that a lady penman has recently appeared at Mr. Snyder's home. Her name is Janice Barr Snyder.

Mr. J. A. Prowinsky, of the Tampa, Florida, Business College, favored THE B. E. with some subscriptions recently, and stated that they have just moved into their own stone building, and before long will have one of the best equipped and most thorough business colleges in the South. We congratulate these gentlemen upon their energy and success. Judging from the specimens of penmanship Mr. Prowinsky enclosed, splendid work is being done in the penmanship classes of that institution. Mr. Prowinsky does considerable pen work, and is a penman of ability as shown by the specimen of large script he enclosed. He states that they are determined to make the Tampa Business College "The School of Penmanship of the South."

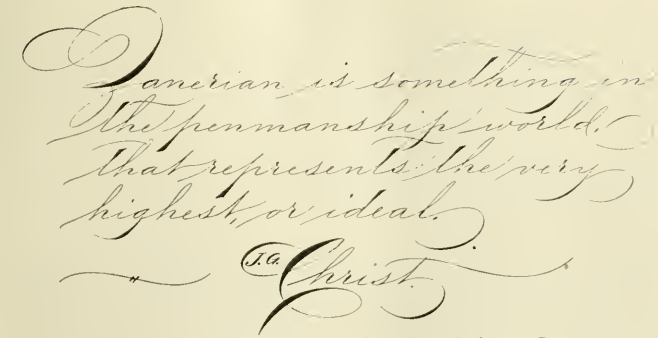
The Mountain State Business College, Parkersburg, W. Va , Don E. Wiseman, penman, recently favored us with a list of twenty-one subscriptions. Mr. Wiseman writes a fine business hand, and is arousing much interest in penmanship. He expects to send other subscriptions in the near future, and expresses his opinion of THE BUSINESS EDUCATOR in terms of appreciation that are very encouraging to the publishers.

Mr. W. R. Kennedy, of Americus, Ga., recently favored us with a list of 25 subscriptions to THE BUSINESS EDUCATOR. We are holding ourselves in readiness to send a number of Business Educator Certificates that way soon, as he seems to be arousing much interest in penmanship, and we think a number of his students will soon reach the B. E. standard.

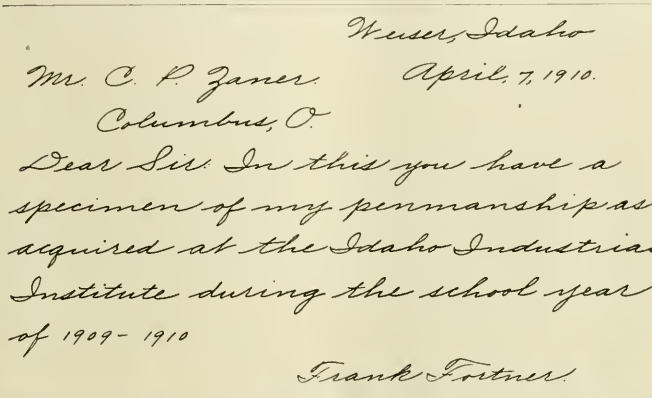
From Draughon's Practical Business College, Oklahoma City, Okla., T. M. Flanary, manager, and A. F. Reagan, principal Business Department, we recently received a list of thirty-seven subscriptions to THE BUSINESS EDUCATOR. Mr. Reagan expresses his appreciation of THE BUSINESS EDUCATOR in this way, as well as in kind words in the letter accompanying the list. Evidently this link of the Draughon's chain of schools is prospering.

Mr. E. T. Reese, penman in Duff's College, McKeesport, Pa., recently favored us with a list of twenty-six subscriptions to THE BUSINESS EDUCATOR. This would indicate that the attendance was quite large for this season of the year, and that the students have a deep interest in penmanship. Mr. Reese is a strong teacher of practical writing, and knows how to get the desired results in his work.

Mr. T. W. Emblen, of the Elmira, N. Y., Business Inst., recently sent us twenty-one more subscriptions to the "very-best-on-earth", as he calls it. It is such support as this that helps us to make THE BUSINESS EDUCATOR still better. Mr. Emblen writes a fine business hand, as well as executes a beautiful style of German text lettering, and is securing good results in his penmanship classes.



Graceful, skillful ornate script by J. G. Christ, Lockhaven, Pa.



By Frank Fortner, pupil, Coml. Dept. Weiser, Idaho, High School, E. L. Grady, Prin.

By W. D. Sears, Penman, Drake College, Jersey City, N. J.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

AYE, AYE, THERE'S A DIFFERENCE.

An old, enthusiastic, prejudicial teacher of ours used to say "Penmanship should be taught the same to all whether six, sixteen or sixty years of age."

Why not?

First, the child at six cannot comprehend as complex forms and ideas as older people.

Second, the child cannot control his movements as easily as the youth, nor the youth as the adult.

Writing being the most skillful and difficult of universal arts, is beyond the normal capacity of the child. Few adults master the art.

The boy in the grades is not expected to equal the boy in high school in any game worth mentioning. The boy in the high school never equals the boy in college in any sport be it base ball, foot ball or any other art, except spending money.

And so it is, the primary pupil cannot be expected to equal the grammar grade pupil, nor can the grammar grade pupil equal the high school pupil because he cannot think and act as intensely.

Quality and quantity should both increase with years; otherwise both the child and the art will be injured.

Many penmen would do well to pursue an elementary work on psychology, physiology, pedagogy and mechanics.

HELP!

Change of Address.

Up to the time this is written (May 11) we have received suggestions from the following persons: Ruth Murphy, Hopwood, Pa.; C. C. Benson, Stith, Tex.; W. P. Miller, Helena, Okla.,and R. W. McDowell, Uniontown, Penn. Each of these persons makes some good suggestions, but none of the forms is quite good enough for a model.

Two things are necessary: Give us the information we need in order to make the change quickly, and do it with the least writing on your part; that is, use no more words than are necessary.

We require the following items and use them in this order: Whether penmanship or professional edition, old address, name, new address. They need not be given in this order, but we must use them in the order given.

A correspondent who signs no name suggests the following as a suitable form to be printed and filled in:

Name .....
Edition .....
From .....
To .....

Uncle Sam, who is in many ways a wise old gentleman and can usually be depended upon to do things in the best way, sometimes sends us a notice in this form:

"Your publication addressed
to
at
should be addressed
to

to insure its prompt and regular delivery."

Of course, the two forms last quoted would not be suitable for a letter, but they may serve to give you a suggestion.

We invite you to try again, or yet, as the case may be. Send us your best effort. Writing the model and the letter to accompany it will be a valuable exercise. We hope to have a model form by August first, in time for the September number.

In the meantime, if you should move, ask us to change your address in any way you wish, just so we can understand whence you came and where you went, and we shall be glad to correct our records.

PARTIAL CONTENTS

For the Professional Edition of the Business Educator for June, 1910.

REPORT OF THE C. C. T. A. at Omaha, Nebr., May 26, 27, 28, 1910.
ENGLISH, S. Rowland Hall, International Correspondence Schools, Scranton, Pa.
ACCOUNTANCY, C. C. Jones, Teacher, Accountant and Auditor, Dunkirk, N. Y.
ARITHMETIC, C. E. Birch, Atchison Co. High School, Effingham, Kans.
LAW, Laura C. Niswander, Central Normal College, Danville, Ind.
THE TEACHER, Melvin W. Cassmore, Seattle, Wash.
NEWS NOTES AND NOTICES.
INTERESTING NEWS ITEMS.
CATALOGS AND CIRCULARS.
SCHOOL AND PROFESSIONAL.
ETC., ETC.

Initiative,

THE POWER THAT MOVES WITHOUT BEING TOLD.

It achieves while perpetual motion but dreams.

REPORT OF THE

CENTRAL COMMERCIAL TEACHERS' ASSOCIATION AND WESTERN COMMERCIAL SCHOOL MANAGERS' ASSOCIATION

Omaha, Nebr., May 26, 27, 28, 1910,

Boyles Commercial College, By L. C. RUSMISEL, ST. JOSEPH, MO.

Every era has its great men, for great men make eras. Westerners who have watched Omaha for the past decade are not surprised at anything in the line of progress in that vicinity, but rather expect it, for the dash and enthusiasm of all of its inhabitants has become proverbial. It is a city of great things, active, enterprising, full of faith in itself and its future. Therefore no one was at all surprised by the open hospitality, courteous attention, ever-prevalent thoughtfulness and kind interest of the citizens in welcoming the members of the Central Commercial Teachers' Association and Western Commercial School Managers' Association to the city which they so fittingly call the "Gateway to the Great Northwest."

It had been planned by the Executive Committees to begin the sessions promptly at nine o'clock, consequently the railroads obligingly arranged for all trains to arrive early in the morning and the first session was called to order on schedule time by President G. W. Weatherly, of the Managers' Association. In a very able manner he outlined the policy of the association and made some suggestions regarding its future management. Since the organization of this section two years ago much benefit has been derived by its members in the way of concessions from manufacturers, publishers and others, as much material is now purchased wholesale. Mr. W. N. Watson, of Lincoln, next read a very well prepared paper on Advertising, in which he said that the possibilities of advertising are as boundless as the achievements of Napoleon. Next to Wall Street, advertising affords the world's greatest opportunity for making money. All of us must be advertisers if we succeed. Actresses who expect to become great, advertise by losing their diamonds or their husbands; others by stating they have discovered the North Pole; but the commercial school must gain popularity by "delivering the goods." Advertising to be effective must be truthful and eternal vigilance is its price. The man who is a good advertiser has a fortune within himself.

The paper was discussed by G. L. Moody, of Hutchinson, Kansas, B. F. Williams, of Des Moines, Iowa, and others. Mr. Williams stated he believed that 20% of the total receipts from tuition should be spent in advertising, but of this he would give only 2% to the newspapers.

Perhaps the most unique part of the program, which made it differ from all previous ones, was the fact that Dr. W. N. Ferris, of Big Rapids, Michigan, appeared six times, once for each half-day session. This was the first appearance of Mr. Ferris in the West and he certainly was enjoyed by all present. Mr. Ferris is a small man with a great mind. He prefaced his first address by stating that he is "not an aristocrat, but a Democrat." While he conducts one of the greatest schools of its kind in the country, his pet diversion is running for office, which hobby, he stated, is not monopolized by him alone, as others of his faith have done the same thing. Mr. Ferris was recently nominated for Governor of Michigan, but on account of a scarcity of Democrats on election day he decided to serve his country by devoting all of his time to the cause of education, and we all know how well he is succeeding. His first subject was: "Human Nature in the School-room," and he plunged into the subject like a born debater. He gave as the teacher's chief asset, "Charity," but stated that it is very difficult to be charitable at all times, for there are so many difficulties to overcome. Chief among these is the fact that we are compelled to use books that do not teach. "I would rather have Helen Keller's 'Story of My Life' than any elementary book on English that is published," he stated, for it is written *from the soul* and not prepared by some college professor who never taught children and whose only aim is to prepare children for out-of-date, impractical college courses. "Do not weary your students with parsing and analyzing, which has never taught any one to read or write the language correctly. Only that which comes freely and spontaneously is human nature. Study people in their environment. Send home those who cannot adapt themselves to their work. All of the disorder and failures in the school room may be traced directly to the fact that the teacher

H. B. Boyles, Pres., 1910-11.

G. W. Weatherly,
Pres. W. C. S. M. Ass'n, 1909-10.

Harlan Eugene Read, Pres., 1909-10.

was not a student of human nature." Mr. Ferris emphasized the fact that the first need of the student should be the teacher's first concern and illustrated this fact by telling stories of misfits in his own school, who afterwards became great professional men.

The most picturesque character at the meeting was Colonel George Soule, of New Orleans. He has been the owner of one of the great schools of the South for over fifty years. In person he is very tall and commanding, has a strong personality, and resembles Opie Read in many ways. His first subject was: "Preparation for Business." He is a quiet, forceful speaker and among many other good things said : "Competency with good judgment is a scarce article, but they should go hand in hand. There is always a tremendous demand for young people, possessing these qualities, in the business world. The business schools must furnish this commodity by increasing the efficiency of their service. Business training in the high school is largely superficial at the present time, but it is new there, and will not long remain so. The business school can only exist by giving equal training in a shorter time, and this cannot be done unless the business school has better material to work upon. This may be obtained by insisting that no student will be enrolled who has not finished a literary course in high school. No one who is not a high school graduate can become a C. P. A., no matter what his business training. The business college must increase its efficiency, or eventually be absorbed by the high school."

After a talk concerning graduating exercises, by B. F. Williams, of Des Moines, Mr. Ferris took for his subject, "Manners and Morals." He deprecated the fact that there are too many clandestine meetings between pupils of opposite sex, and that the average teacher gives this no thought. Pupils should be taught at school to dress properly, talk properly, have correct "table manners" and be able to appear in company at ease. The average business school is so bent on Bookkeeping and Shorthand that it has no time to teach those finer accomplishments. Many a boy or girl has been unable to hold a position because they were not taught to dress and appear creditably in an office. Teach young men and women that they can be ladies and gentlemen and yet have a lot of fun. He also pointed to the fact that the much abused commercial traveler can give many of us lessons in courtesy and tact if we but observe him.

After discussing executive matters that would not be of general interest the members adjourned to the Hotel Rome, and after dinner came the "circus."

Whoever planned that circus was certainly a genius, for there has never been anything like it. The procession was headed by "Marshall's Military Band" and the Director, with feather duster for a baton, directed that aggregation of "tin horn" players with skill that had been dormant during all of the years since he rode a hobby horse and played soldier, and who can remember when Carl Marshall did that? The elephants, camels, bears, *dears*, calliopes and all appurtenances of a first-class circus followed the band to the banquet hall where the performance was given under the direction of Ringmaster Almonica Fernando Gates-nee Harvey y de Waterloo. The Smith Premier girls served a delightful drink, a cherry in the bottom of the glass—which we Missourians had never seen before, and passed out pink and white ice cream cones as lavishly as they did their smiles. The animals being tired and the comet having disappeared all dispersed to dream of more good things on the morrow.

Promptly at nine o'clock President H. E. Reed, of Peoria, Ills., called the general session of the Association to order, and introduced Mayor Dahlman, of Omaha, who delivered an eloquent Address of Welcome. Among many other good things he called special attention to the great schools and business enterprises of the city, and the fact that the Great Northwest, which is tributary to Omaha, would accommodate one hundred million people. The address received an exceedingly appropriate response by B. F. Williams, of Des Moines. He said that when he stepped from the train at the station he was met by a stalwart policeman who took him in charge, and gently but forcefully escorted him to the hotel. "Such thoughtfulness, Mr. Mayor, is beyond precedent," he said. President Read hit the keynote many times during his address. He paid tribute to the "fake" schools by saying that, if not advertised by the good schools, they would kill themselves. He criticised present teaching by saying that we give too little attention to little things, filing, folding letters, rates of postage and other details of office practice. Schools are too anxious to fill positions, they do not confine their energies. A hog will not keep himself thin by running from trough to trough. Some schools recommend every student, whether competent or not and thereby ruin the student, the office and the school and the principal becomes a charter member of the club first formed by King David and recently revived by Colonel T. R. The commercial school should bridge the chasm between the cultural and practical. Education for service represents the highest type of manhood and womanhood.

Supt W. M. Davidson is an oatorr of the highest type and his address was worth the trip to Omaha. An attempt to cull out his best thoughts seems futile for the address was a sparkling gem from start to finish.

Dr. W. N. Ferris.

Miss Mary S. Horner, Sec'y, 1909-10.

Col. Geo. Soule.

"All classes of schools have the same problems to solve. They are now passing through a period of great transition. Vocational training is the order of the day, and prominent in this line is commercial work. The classical course, designed for culture only, turns people out into the world with absolutely no qualifications to battle with life. The time has come when we must educate the *masses* rather than the *classes*, therefore the courses of study should be elective and vocational training should begin in the grades. The teacher should possess the power of illumination." Here Supt. Davidson repeated "Sheridan's Ride" to illustrate the illumination of the study of the Battle of Winchester. Closing he said: "The great problem of service is laid upon our shoulders. Let us be equal to the task."

"The Genesis of Penmanship instruction" was handled as only a master could do by C. P. Zaner, of Columbus, Ohio. Mr. Zaner condemns finger movement in the strongest terms. "The fingers are used as vices or grips and not as a means of locomotion. The laws tell us that children shall not work in factories, yet that class of work does not compare in difficulty to writing, as frequently taught. No other art so tends to produce nearsightedness, spine curvature, etc., yet these points are seldom considered. Children are usually taught to write too early. Instruction in earnest should begin in the fourth grade and I favor a large hand at first which could be gradually diminished. Let the first years of the child's school life be used in building up a strong constitution. The instruction should be skillful from the beginning, as in music or anything else. Study the machinery. Do not keep the elbow down in the early years but keep it up and the arm free. Too often, when the child is old enough to learn to write properly he has been taught bad habits that must be unlearned."

Mr. Ferris' next subject, "The Fine Art of Speech," was of particular interest to all. "The public schools and all other schools practically ignore the teaching of the fine art of speech. Teachers think they cannot teach language without writing, yet the child does not express its *life* in this manner at any time. It paralyzes me when I think of the countless hours wasted by the pupils in writing and the teachers in reading this work. There is absolutely no reason why written language work should be retained in the schools and I defy any one to give a reason. We simply do it because we are under the iron hand of the colleges, whose requirements belong to the dark ages. It is outrageous, preposterous, outlandish, damnable! There are no adjectives strong enough to express my feelings. Ladies and Gentlemen, I wish I could swear!!" There is no question but that Mr. Ferris voiced the sentiments of his audience, judging from the tremendous applause his climax brought.

It would not be Omaha without Mr. A. C. VanSant and no one is as well qualified to speak about "Expert Training for Typewriting Speed" as he. "Expert training for speed should be from the beginning of the instruction. First of all the mechanical construction, action and position at the machine should be explained thoroughly. Impress the student with the fact that accuracy is the foundation of speed. A large building will be erected over there, where a foundation is now being laid 50 feet beneath the surface. So should typewriter practice begin upon the solid rock of accuracy, for unless there is accuracy at the beginning there will be none at the end. If a page has a single mistake, rewrite it."

Mr. S. H. Goodyear, of Cedar Rapids, Iowa, very ably discussed "Commercial Education in the Universities" and predicted that the time will come when the work of business schools will be recognized by them as educational, as many of them are already introducing courses along this line. In another address Mr. Ferris discussed "Care and Culture of the Teacher," after which the Association adjourned to the Hotel Rome, where perhaps the most novel feature of any convention took place, a complimentary five course dinner given to the members and their wives, prospective wives and friends by the Smith Premier Typewriter Co. Two hundred and forty were seated in the magnificent dining room and the elegant dinner was enjoyed to the fullest by everyone present. A vote of thanks was unanimously tendered Mr. Evans and Mr. Plowman, representing the Company, and after a short period of story telling, presided over by Carl Marshall, the entire body was again treated to a compliment in the way of a theater party given by Mr. Oden and other representatives of the Underwood Typewriter Company. The play was "Peter Pan," a delightful comedy, and for a time every teacher forgot care during this fitting climax of a delightful evening. In this connection we will also mention the fine photograph of all the members, which was presented to each member by Mr. Raymond P. Kelley, of the Remington Typewriter Company. Kelley and his charming wife are almost an indispensable part of any convention.

"Just as we have light and shade in pictures, so should we have it in programs," said Miss Ione Duffy, as she began to tell "How a Woman Can Run a Business College." "If there could be injected into the women teachers some potent drug to inspire self-confidence, we could see a revolution. Womanhood alone is their greatest asset. Conscience plays a large part in a woman's undertakings. The advertising value of womanhood is worth more than we can measure. The same conscienceness which helps in other directions would give full value to every student. Wo-

Almon F. Gates, Sec'y, W. C. S. M. Ass'n, 1909-10.

A. C. VanSant.

G. E. King, V. P.

men will not sin by painting rosy pictures to deceive. Above all, I should set the standard high. There are only a few who accept for enrollment only those who have graduated from high school, or an equivalent, yet woman's consciousness would tend to make this requirement. If the women now teaching could know how much capital they have in their ability, training and teaching experience it would not be long until some man might be heard making an address upon the topic, "How a *Man* Can Manage a Commercial School!"

Colonel Soule now set off the fireworks. In deadly earnest he commented upon what he believes to be some deep-seated evils of the profession. With characteristic ardor he lambasted chain schools, the employment of solicitors, etc. The atmosphere was charged with electricity as he likened the speculative, or chain schools to the open box of Pandora, in beautifully selected Southern phraseology. The Colonel is the Grand Old Man of the South, his presence was greatly appreciated, and a rousing vote of thanks was given him at the conclusion of his last address.

"Not one of you people can think of one single subject for five minutes," said Mr. Ferris, "for you have not learned the Art of Study." Not over ten per cent of the time spent in study is efficient. We do not condense our mental effort. Psychology is only in its infancy, it is largely speculative, mainly guess work. Induce your students to study by making such work comfortable. Ventilate your school rooms. Open the windows and throw in coal. Pay particular atttention to the lighting, provide comfortable seats and see that the atmosphere is right. There is always one great center around which everything else revolves. Find this point in the lesson and work outwards. The present cramming of subjects and problems upon the students encourages mental dissipation. Relate new information to past knowledge. The greatest word in the English language is *relation*.

Mr. Jerome B. Howard, of Cincinnati, Ohio, explained "Why Many Students Fail to Attain Speed in Shorthand" in a scholarly manner. This failure he attributed principally to poor instruction, lack of interest and inspiration, careless practice, lack of general knowledge of the language, etc. He recommended higher standards for admittance to the work and advocated increasing the vocabulary by much good reading. Mr. R. H. Peck, of Davenport, Iowa, advocated "Salesmanship as a Business College Study." He stated that every one is a salesman of goods or labor. Personality is the greatest thing in business and this can be cultured and made a more valuable asset.

The contest for the Brown Trophy elicited much interest and comment. This silver cup was donated by Mr. G. W. Brown, of "Peoria and Everywhere," to be competed for each year by students who have not had over nine months' practice the past year. The competitors wrote 15 minutes from dictation and 15 minutes from copy and were penalized five words for each error. This year the cup goes to The Select School of Shorthand, Miss Sarah Sabolsky, Principal, Chicago, and was won by Parker Woodson, a small boy aged 15 who yet wears his trousers half length. Below we give the averages.

The Rapid Calculation Contest resulted in Mr. Clark of Wichita. first; Miss Martin, C. C. C. C., Des Moines, second.

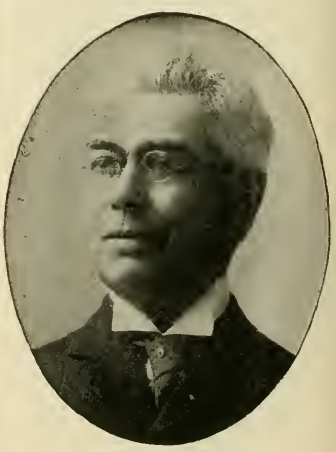
Too much credit cannot be given Boyle's College and the officers of the associations for the preparation made for our coming, for neither time or expense was spared. Everywhere genuine western hospitality prevailed. A great steel arch was built across Farnam, the principal street, and white letters three feet high bore the legend "Welcome, C. C. T. A." During the evening these letters were resplendent with electric lights and could be seen the entire length of the street. Many men and women prominent in the profession were present, those who have seldom attended sectional meetings. Among these were Mr. and Mrs. George Stuart, of Glasgow, Scotland, who are touring this country for the purpose of studying commercial school methods, as they have a number of schools in Scotland. Mr. Stuart is the pioneer of business education in that country. Others were Col. George Soule, New Orleans, La.; C. P. Zaner, Columbus, Ohio; W. N. Ferris, Big Rapids, Mich.; Jerome B. Howard, Cincinnati, Ohio; O. H. White, St. Louis, Missouri, and W. T. Parks, Denver, Colorado.

The typewriter companies were all represented, as were also those representing every leading office device. Among the well known bookmen were

	Total	Errors	Net	Average	Gen'l Av'rge	Machine
Parker Woodson Select School, Chicago	927	44	707	47 2-15	47 23-30	Remington
Leona Richardson CCCC's Des Moines	826	17	741	49 2-5	46 13-30	Underwood
Avis Jennings Van Sant's School, Omaha	825	43	610	40 2-3	40 4-15	Smith-Premier
Sophia Paul Van Sant's School, Omaha	710	31	555	37	37 7-10	Remington
R. V. Bishop	748	29	603	40 1-5	35 9-10	Underwood

Jerome B. Howard.

J. A. Lyons.



Carl C. Marshall.

The Central Commercial Teachers' Association Convention photographed in front of the Y. M. C. A., Omaha, May 27, 1910, by the Remington Typewriter Co., a large photograph being given to each member by that company, represented there by the well known Raymond P. Kelly.

G. W. Hootman, J. A. Lyons, Carl Marshall, The Goodyear Bros., Dr. J. W. Baker, et al. R. Scott Miner and "Dad" Lobaugh were detained by important business and their absence was generally commented upon. Then there were C. V. Oden, the Kelleys and Wiese, Ass't Sec'y Evans and H. O. Blaisdell, of New York, C. A. Brittain, B. W. Plage and Mrs. Plage, of Kansas City, Miss Alice Owen and many others without whom the social side of every convention could not get along. Mr. and Mrs. C. T. Smith and Miss Nettie Huff, of Kansas City, attended the Central for the first time and made many friends. It was a jolly, earnest, sociable, openhearted bunch of people with whom it was a great pleasure to meet, to say nothing of the profit to be gained from hearing the able addresses.

The election of officers for the ensuing year resulted as follows: Pres., H. B. Boyles. Omaha; Vice Pres., W. N. Watson, Lincoln; Secy., Miss Mary Horner, Waterloo; Treas., Miss Lena Vogt, Traer, Ia.

The association presented to Mr. Gates a valuable gold watch, thereby expressing its appreciation for his valuable services.

The genial Assistant Secretary of the Smith Premier Company was obliged to bring so much of the gold reserve that he only carried six extra suits, but they were all "dreams," the ladies said.

Does Plowman ever get in a hurry, if you call that his usual gait? one lady said!

It was the first time anyone ever took Gilbert, of Marshalltown, for a minister.

How thoughtful of Mr. Zaner to explain what he had in his pocket.

Wonder why Walker and Baker "walked" so far to a "baker-y" to get their meals?

"I love my salary, but Oh you Vineyard at the Rome!"

B. F. Willtams.

FIRE CAN'T WIPE OUT SUCCESS.

THE JAMESTOWN BUSINESS COLLEGE,
JAMESTOWN, N. Y., May 20, 1910.

Messrs. Zaner & Bloser,
Columbus, Ohio.

Gentlemen:—Your circular letter of the 18th inst. is at hand. Our subscription to THE BUSINESS EDUCATOR must have run out without our knowledge of the same. We hereby enclose you one dollar to renew our subscription in accordance with your suggestion.

It may be of interest to you as a matter of college news, especially as many of your students have been teachers in our institution, to know that the big fire that swept through the heart of our city on the 14th of March totally destroyed the six-story brown stone block in which our school was located, everything contained therein being a total loss. We didn't have so much as a lead pencil, a steel pen or a sheet of paper left from the conflagration. We were about half covered, however, by insurance, and three days after the fire our school had reopened in all of its departments in the rooms of the Young Men's Christian Association in this city which very kindly offered us quarters in our emergency. One hundred and forty students were in daily attendance at the time, and only one non-resident student left the city on account of the disaster. Most of our students kept their supplies in the college building, which were totally destroyed also, but these were replaced by our institution without any expense to the students. For some time we have contemplated the erection of a building of our own, and we have just signed the contracts, whereby a fine three-story building, right in the business section, is to be erected for the exclusive use of the school. Very truly yours,

H. E. V. PORTER.

DEPARTMENT OF BUSINESS EDUCATION OF THE N. E. A., BOSTON, JULY 2-8.

President, James S. Curry, High School of Commerce, Cleveland, Ohio; Vice-Pres., Harry C. Spillman, South Division High School, Milwaukee, Wis.; Secretary, W. N. Clifford, South High School, Philadelphia, Pa.; Local Committee, Frank E. Lakey, Chairman, English High School, Boston.

PROGRAM

TUESDAY FORENOON, JULY 5.

President's Address—Past, Present and Future of Commercial Education, James S. Curry, Head Shorthand Department, High School of Commerce, Cleveland, Ohio.

How to Make Commercial Courses More Efficient, Frank E. Lakey, English High School, Boston, Mass.

Discussion—(Leader to be selected.)

The Education and Professional training of Commercial Teachers, J. Asbury Pitman, Principal State Normal School, Salem, Mass.

Discussion led by Frank V. Thompson, Head master of the High School of Commerce, Boston, Mass.

WEDNESDAY FORENOON, JULY 6.

What Business Men Demand of our Graduates—Horace G. Healey, High School of Commerce, New York City.

Discussion led by W. A. Hawkins, Superintendent of Jordan-Marsh Co., Boston, Mass.

Commercial Education as a branch of Vocational Training—Cheesman A. Herrick, President, Girard College, Philadelphia, Pa.

Discussion led by Arthur J. Meredith, Director of the Commercial Department, State Normal School, Salem, Mass.

The Attitude of Academic High School Teachers Towards Students of Commercial Departments—J. M. Green, Principal, New Jersey State Normal and Model Schools, Trenton, N. J.

Discussion led by Frank O. Carpenter, Head Commercial Department, English High School, Boston, Mass.

THURSDAY FORENOON, JULY 7.

(Program to be supplied.)

Round Table.

ELEMENTS OF COST ACCOUNTING No. 3.

BY THOMAS G. FARRELL

We have now come to the final topic in the discussion of cost accounting—the installation of a cost system for a manufacturing plant. Let us look back for a moment to the two previous articles on this subject and see just what ground has been covered. To begin with, the various factors making up the manufacturing cost and the selling price of a product were explained in detail, and their relationship to each other shown.

Then followed brief descriptions of the methods of receiving, disbursing and recording material, and the principal methods of paying labor in use at the present time. All this was of a more or less general nature, and it is the purpose of this concluding article to explain as briefly as possible the method of gathering the figures representing these various factors and recording them in such a form as to show the total cost of a unit of production.

There are many things to be considered in devising a cost system. It should be ascertained at the start just how exact a cost is desired, although this is largely determined by the line of business under consideration. For instance, if a firm is making a patented article on which there is a large percentage of profit, the cost will not have to be found with as much exactness as would be required in a business where the margin of profit is small and goods must be produced at the lowest possible cost. Another point to be considered is the attitude of the management and employees towards the system. Some firms and officials are sticklers for red tape and the most complicated system would be approved and lived up to by them, while others would obtain better results by the use of a few simple forms.

The keynote of every system should be simplicity. This is especially true in regard to forms which are to be filled in by workmen or others not skilled in clerical work. In designing such forms it is well to have as much of the form printed as possible, making it simply necessary for the workman to check the operation, time, or other information required, thus saving his time and reducing the liability of making errors. As far as practical all forms should be of uniform size, as this tends to facilitate handling, filing, etc. Sometimes forms printed on different colored papers can be used to advantage, each department being assigned a different color, etc. Rush orders may also be designated in this way, an order made out on paper of a certain color being understood to mean that the work is to be rushed all possible.

FACTORIES CLASSIFIED

For the purpose of devising cost accounting systems, factories may be classified under two general heads. The first class includes those factories producing individual units of sale, of separate form, etc., so that it is possible to describe each unit by name or number. Factories making shoes, furniture, watches, etc., would come under this heading. Take a furniture factory for instance. Perhaps in the course of a day the manufacturer will issue orders for the making of a certain number of pieces of several different kinds or styles of furniture, all of which may be worked on at the same time. A cost system for such a factory must show the cost of each operation going to make up the final cost of each lot or unit of production.

The second class includes what are called continuous process factories, i. e.—those producing a continuous product of one or several kinds. Flour and paper mills are good examples of this class. A flour mill, for instance, may run on one grade of flour for months at a time, using from day to day practically the same amount of raw material and the same labor and expense charges per pound or barrel produced. It will readily be seen that such factories do not find it practical to determine the exact cost of each unit or pound or dozen, as the case may be, as it is produced, the average cost being found by dividing the total expenses for material, labor, etc., by the total output for any given time. In some cases a factory will combine in itself both of these classes. In a foundry, for instance, the melting of the iron is a more or less continuous process, on which the cost per pound of the melted iron must be averaged over all the iron melted. This part of the work, then, would be included under the same heading as that of factories in class two. The making of the castings, however, would be included in class one, as it is possible to determine the exact cost of making each mould separately.

THE SHOP ORDER.

In planning a cost system for a factory of the first class perhaps the most important part to be considered is the method of charging to each lot of work performed the correct amount of material and direct labor used. This is done in most cases by the use of what is called a shop order. When it is desired to produce a certain article, or articles, as the case may be, a written order is made out by the factory superintendent or other authority, stating thereon just what work is to be done, and in some cases giving a list of materials to be used. The form of this shop order will vary greatly in different lines of business, some requiring only a simple form, while others use a form which will cover every process in the manufacture of a complicated product.

As a general rule the form of the shop order shows (1) the shop order number, (2) date of order, (3) Number pieces or quantity to be made, (4) description of article or product wanted. It should also contain any information which will aid in the intelligent filling of the order by the factory. The shop order form should also contain spaces for recording the amount of material used in getting out the order and a summary of the number of hours and value of labor employed.

Before sending the shop order into the factory a record of it is made by the issuing office. This may be done by entering it on a form called the shop order record. This record form should contain spaces for inserting the shop order number, date, number of units, etc., being, in fact, a copy of the information contained in the shop order. It should also be provided with spaces for the entering of the cost of material used, amount of direct and indirect labor, expense items, and also the total cost and the cost per unit. These latter items are filled in when the work called for on the order is completed and the shop order returned to the issuing office.

The shop order, when properly filled out and recorded, is sent to the foreman in charge of the work to be performed. In order to procure the raw material to make the goods, the foreman makes a requisition on the stock room, the requisition being numbered the same as the shop order on which the material is to be used. As this material is received the amount and value are entered on the shop order, thus showing the material cost of the product specified.

Having secured the material with which to make the order the next step is to assign the work to as many workmen as may be necessary. This is done by means of a work ticket or time slip. A work ticket is issued to each man who works on the order in any way. The form of this ticket is arranged to show the shop order number, number of units or amount of work to be done, description of work, and also contains spaces for entering the workman's time on that particular order. These tickets may be used in making up the man's time for the payroll also, and especially so if the work is on a piece work basis. The totals of these various work or time tickets are transferred to the shop order in the spaces provided thereon, the summary showing the amount of direct labor employed.

Sometimes finished parts of a product are made up and kept in stock, the cost of same being determined at the time they are made. When such parts are used in wholly or partly filling a later shop order of course it will be simply necessary to note the number of such parts and their cost. Allowance must be made for such finished parts in figuring the expense charge for the work covered by the shop order, as they have already been charged with their share of such expense.

Where a number of different parts are kept in stock as above it is usual to keep a record of each part, showing the cost of each operation going to make up the total cost. This record can best be kept by the use of a card index.

When the work covered by the shop order is completed and the total amount of labor and material entered thereon, the shop order is returned to the issuing office. The amounts representing the material and labor costs are then entered on the shop order record, the amount of the expense charge figured according to the method of distribution agreed upon, and the total cost and cost per unit found.

For purposes of comparison the shop orders for each different class of work may be assigned separate sheets or parts of the shop order record.

In addition to the forms mentioned in this and previous articles many auxiliary forms will be found necessary, but these will readily suggest themselves in actual practice.

TALKS ON ENGLISH

S. ROLAND HALL,

Principal of the School of Advertising, International Correspondence Schools,

SCRANTON, PA.

OPPORTUNITIES AND REWARDS IN COMMERCIAL WRITING.

(The first part of this talk requires a more liberal use of the pronoun I than is pleasing to me; but clearness rather than vanity is the end in view.)

When I was about 19 years old I wrote a short story and sent it to James Elverson's Golden Days. Back came a check for $5. "It's easy to make money this way," I said to myself, "I can write three or four stories like that every week." I could see an author's fame and fortune ahead of me.

For about 10 years following that time I studied and practiced and practiced and studied, at intervals, the art of short-story writing. Now and then I was encouraged by an acceptance or a complimentary letter.

It is still a pleasure to me to write a story, and I occasionally write one that some editor thinks is good enough for publication. But I can chuckle at those that come back, for I long ago found a market of more definite, constant demands and more certain, more liberal rewards. I refer to the field of commercial literature—to the work of the modern business correspondent and of those who prepare catalogs, advertisements and the other printed matter used so liberally in the aggressive business campaigns of today.

Nowadays instead of describing "the glorious sun sinking in the Golden West," I describe how Smith's fertilizer makes cabbages grow. The descriptive skill that friendly editors praised is exercised in making housekeepers see how much more smoothly life runs when they use Shineen for their pots and pans. My "climaxes" are mostly closing paragraphs of letters designed to bring orders for books or other commodities. The work that I used to put on a story that might bring $10 after going to a dozen editors is now put on an advertisement or a booklet that goes to a man who knows what he wants and who does not object to paying well.

In brief, I first turned myself into a stenographer, primarily as a means of livelihood, and undertook a little corresponding for newspapers "on the side." My stenographic progress lead me to a New York advertising office, and I had launched into advertising work almost before I realized it.

Having seen much of the market for literary ability, it is really a cause for wonder to me that more literary aspirants do not turn their attention to commercial work. Today the advertising end of the publishing business is IT. Likewise, the sales end of the commercial world is the big end. There are, I believe, hundreds of bright young men and women who could never make more than a few hundred dollars a year as writers of stories and stuff for editors who could, with very little training, earn good salaries as mail-order correspondents; and the demand for capable people of this class is on the increase. Thirty dollars a week is not thought to be a high salary for one able to write good advertising "copy"; the best positions of this kind—those with advertising agencies—pay as much as $75 a week and sometimes even more. Those who have sufficient business judgment, along with their advertising ability, to take charge of the advertising interests of large manufacturing establishments and department-stores earn from $2000 to $5000 a year; the leaders of the profession earn more. Advertising solicitors for the large newspapers and magazines earn salaries of from $20 to $75 a week. Much depends, of course, on the size of the business. In cities like New York, Chicago, Philadelphia, St. Louis and Boston the salary scale is much higher than it is in cities of the size of Scranton and Memphis.

There has been a wonderful development in advertising during the last dozen years, and while the field offers no attraction to weaklings, no branch of commerce holds out more certain or more immediate rewards to the man or woman of sound business sense and reasonable skill in writing. It is obvious that a certain amount of education, aptitude, energy, initiative and experience is essential to a full measure of success. To do good advertising work you must have much more than mere writing skill. You must possess a little of the merchandising spirit, must learn how to study commodities and discover the features that will appeal to prospective customers. You must be a student of everyday psychology. For example, you cannot write advertising matter that will sell ready-made suits to women until you understand what appeals to the women who buy such suits, until you are familiar with their tastes and their manner of reasoning. Some knowledge of illustrating, printing and engraving methods, display principles, proofreading, etc., is needed. One who plans advertising must become conversant with the comparative values, under varying conditions, of newspapers, magazines, posters, car-cards or other advertising mediums, but the prime requisite is the ability to study the commodity to be sold, and its market, so as to be able to devise an effective selling plan.

There are a few excellent books devoted to advertising, from which a good student can easily get the basic principles. Practical experience can be gained easiest, as a rule, in the local field. In every city and town there are a number of advertisers doing poor or mediocre work in their newspaper advertising as well as in their circularizing; and there are other business men who should advertise but don't know how. If properly solicited, from five to ten or twenty dollars can often be had from these advertisers and prospective advertisers, for so many hours of the ad-writer's time each day or each week.

Make it a rule to never try to write copy before making a careful investigation of the goods or service to be advertised. If you are advertising an ice cream business, study it. To announce merely that the ice-cream is "the best you ever ate" isn't strong advertising. Find if there are any good features concerning the way the ice-cream is made; find where the cream comes from, whether it is from the milk of any special breed of cattle, or is handled with unusual care for cleanliness. Ascertain whether or not superior flavoring is used. Does the maker of the cream put it up in a form that makes it very convenient for people giving suppers or parties? Does it keep particularly well in this form? How many flavors will he pack in a box? Is the clerk service and delivery service of the maker courteous and never-failing? This is the kind of investigation you should make of any business or article that you are trying to exploit.

It may seem to be a simple thing to write in clear, concise, well arranged, entertaining language the points about an article that a skillful salesman would bring out in his canvas of a prospective customer; but when you have grasped this idea so that you instinctively put it into effect, when you prepare copy for advertisements or sales letters you have grasped one of the great essentials.

Don't try to be cute or funny. Remember that there is a great difference between merely attracting attention and attracting attention that results in the sale of goods.

(*Continued on page 30.*)

ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

THE VOUCHER SYSTEM OF ACCOUNTING.

In a comparatively short time the Voucher System of Accounting has become extremely popular among accountants because of its accuracy and simplicity. Among the principal reasons are, that it does away with the keeping of the great many accounts with creditors, and gives an absolute check on disbursements. The voucher itself is a printed form, on the face of which is printed the name of the firm issuing it, and at the bottom a receipt form to be filled in with the net amount on the voucher, and to be signed by the creditor receiving the payment. The space between is properly ruled in bill form. The items of the bill may be either copied onto the face of the voucher or the original bill as presented by the creditor may be pasted or affixed.

Generally the approval of certain officials is required on all vouchers before they are paid, and on the face of the voucher there should be a space for the signatures of the officials designated, with whatever statements it is desired that these officials make.

For illustration: The purchasing agent or other official may make a statement similar to the following: "I hereby certify that the items of this bill have been received and properly checked," while another official, possibly the treasurer, will sign under the word "Approved," which is generally printed on the side of the voucher opposite the preceding signature. The vouchers are usually audited before payment, either by the auditor or the auditing committee of the board of directors.

The blank used is of a convenient size so that it may be folded for inserting into a business size envelope, and will fit in a vertical file. The outside of the voucher besides the name of the concern issuing, should contain the following facts, the headings for which should be printed: Number, Date, To whom issued, Amount, Terms, Due, When paid, Number of check. There should also be a complete list of headings showing the distribution of the total to the various accounts. Below the receipt, on the face of the voucher should be printed in bold type, "Please receipt and return immediately." When the voucher is to be paid, the usual form is to issue a check for the net amount, on the face of which should be stated the number of the voucher for which it is issued. When the receipted vouchers are returned from the creditors they should be filed vertically in numerical order, after having been scrutinized to see that the receipt is properly made out and signed.

Some firms file with the voucher, the check when it has been returned paid by the bank. In some cases the treasurer keeps the cancelled checks for his protection while the secretary has the receipted vouchers. This gives evidence in both offices of the payment of the bills.

VOUCHER CHECK.

More recently there has come into use the voucher check which is similar to the voucher mentioned above but with the addition of the check or order on the bank for its payment. The reason for this addition is that some creditors are very slow and neglectful about returning the receipted voucher, while if the check is attached, it necessitates the return of the entire paper.

The banks make some objection to this form as it is folded and rather clumsy, but if it is printed in proper form, the face and indorsements can be so arranged that it will obviate the objections, and many companies are today using this form. During the past winter I have seen quite a number of them go through certain banks in which I have had opportunity to investigate and observe their methods.

Using the voucher check it is plain to see that there can be evidence of the payment of the debt in only one office, either the secretary's or the treasurer's, the file usually being kept by the secretary, and at certain periods an audit is made between the treasurer's and secretary's offices.

HOW TO PROCEED IN MAKING OUT THE VOUCHERS.

When an invoice is received it should be checked up by the receiving clerk, showing that all of the items have been received in proper condition and according to specifications. Then the bill is turned over to the purchasing department where the prices and items are checked with the original order, and the extensions proven. It then goes to the main office where a voucher is issued and the entry made in the voucher register.

VOUCHER REGISTER.

The voucher register is a specially ruled book which should contain at least the following information: Date, Voucher No., In Favor of, For what, Terms, When due, When and How Paid, and as many columns for distributions as are necessary to cover the accounts of the different departments for which purchases are made. Some concerns use books having as many as 75 columns. This makes an unwieldy affair and if it is possible should be subdivided in some way. It is not always advisable to have a special column for each ledger heading as there are a good many accounts in which there would be a charge only once or twice a month, sometimes not so often. A Sundry Ledger Account column should be incorporated in every voucher register where the items to go to these little used accounts may be entered, and the amounts posted separately.

I have in mind, a business in which there are some 12 or 15 accounts on which there would be an entry not to exceed once in three months. This register now has 21 special columns and is in a convenient size, and if there were columns for each of these other accounts it would be unwieldy and impractical.

In proving the Voucher Register the first column representing the total of the vouchers payable will equal the sum of the totals of all of the distributions and sundries columns. Each page should be proven and the amounts checked forward to the succeeding page. With the use of this Voucher Register and the distribution columns it will be plainly seen that the amount of work is materially decreased and the results equally as satisfactory as any other possible method.

In following this system the other books are the same as in any mercantile set, with whatever variations are necessary or convenient for simplifying the work or obtaining more practical and accurate results. Some firms make out the vouchers when the bills are presented, but do not enter them in the Voucher Register nor give them a number, until they are ready to pay them. If such a plan is followed, the columns "When due," and "How paid," are unnecessary and a file is needed for unpaid vouchers which should be indexed, showing the due dates.

On the credit side of the cash book are two headings, Vouchers Payable Debit, and Merchandise Discount Credit, are required to enter the payment of the vouchers. The headings used should be the name of the creditor and there should be a column for the voucher number.

(Continued on page 29.)

METHODS OF TEACHING

RAPID CALCULATION

C. E. BIRCH,

Department of Commerce, Atchison County High School,

EFFINGHAM, KANSAS.

CONTESTS.

Life is a contest. The prizes are continually going to the ones who think clearly and act quickly. Shorthand contests, typewriting contests, rapid calculation contests, all are becoming quite popular. Properly managed they have great educative value. They can, of course, be abused and the results consequently be disappointing. In other words, we should not encourage contests among pupils who are not ready to compete, who have not been drilled in correct methods.

If, for instance, a beginning class in typewriting should compete in the writing of a letter without having the proper foundation laid, the competitors would resort to sight writing and to wrong fingering in a vain endeavor to make speed. Such a performance would be folly. It is just as true of rapid calculation. Unless the members of a class who are to compete in addition have been taught to group figures and to apply the method in all such work, the best results should not be expected.

With these few words of qualification, I am ready to declare myself heartily in favor of contests. They are a near approach to "actual business," that fetish of business schools, a nearer approach than a good deal of the stuff so labeled. There may be positions in the business world where quickness is never required, where time is not important and where no one ever gets "rattled", but I have been so unfortunate in my "acceptance" of positions (or rather the positions that have accepted me) that I have yet to experience that Utopian condition.

The man or woman early taught to match wits and skill with others and to accept victory or defeat with grace has acquired a sizable chunk of education. The old time spelling match and debating society have done great service. And along with them let us use any other form of contest that can be made to serve a good end.

The greatest value of such contests consists in the increased confidence and ability resulting to each competitor. Through their influence young people learn to work under trying conditions. The first letter in shorthand taken from a strange dictator, the first bill or bookkeeping entry you made in a business office, that first interview with a prospective employer, your first attempt to make an important sale, the first time you were called upon to speak in public without preparation—what do you remember about your sensations then? If you were like some of us, you gripped the pencil or pen with desperation, you perspired somewhat (!) more freely, you may even have wished yourself in — some other place. But is it not a fact that we could have been in a measure prepared for these trying experiences by a judicious use of contests in school? Would not this be actual business training?

There are scores of ways to conduct contests and the ingenious teacher will find them out. That which we originate or modify to suit our conditions, usually produces the best results for us. Why? The secret is this: We perhaps do not have a better method than the other teacher, but we are interested in the success of anything with which we have identified ourselves. We are more interested in *our* method than we should be in the other fellow's. The fact that we are interseted interests our pupils. The interest is contagious. For this reason, I have tried to make my methods *suggestive* in these talks. For this reason, too, I shall not tell you all about how I conduct rapid calculation contests, but I shall suggest some things to you which you can improve upon and modify to suit your conditions.

One of my best ideas came from watching a relay race. Three runners stationed at different parts of the course competed with three others similarly stationed. It was the business of runner number one to hike over his particular portion of the track in the shortest possible time, touching number two, who repeated the operation on number three after covering his allotted stretch of track. Number three made the final spurt. The team which succeeded in sending number three over the line first was, of course, the winner. I was having considerable trouble in getting up interest in the learning and practice of some seemingly very simple work in addition. I determined to make the relay race help me and while the memory of it was fresh in the minds of the students placed on the board the following, or at least a similar lot.

24	32	44	55	26	33	41	75	45	18	27	39	62	17	29				
36	17	15	15	24	18	19	18	25	19	09	19	38	18	29				
16	23	31	35	37	49	28	27	32	54	31	13	44	36	38				
17	17	17	17	17	19	19	19	19	16	16	16	15	36	38				
19	17	15	12	28	32	36	40	44	48	52	56	64	72	81				
81	23	60	49	27	38	27	35	32	48	48	56	16	18	19				

Two relay teams were appointed. There had been no preliminary study or practice. While I held the watch, number one of the first team gave the first row; as soon as he had finished the row, number two took the second row, number three finishing with the third. The other members of the class acted as judges and called attention to any errors. For each error one second was added to the record time. After the other side had given the results in a similar manner, the side having completed the reading of the answers in the shorter time was given the decision. Sometimes one team would request a second trial, which would be granted. If they succeeded in lowering the record the other team would also try again. Other teams were appointed and the interest aroused enabled the members of the class to master an otherwise exceedingly dry lesson with genuine pleasure.

Here is another plan. Place six addition problems on the board in this manner:

C	B	A			A	B	C

Pin papers over these until you are ready for the contest. Select two sides or teams of three each to compete. In order that each side shall have exactly the same work to do the problems should correspond, that is, the A's should be the same and so on through. At a given signal the pupils assigned to the problems at A should tear off the papers and add. As soon as a student finishes his addition he should touch the one at B. This one upon completing his addition touches C. The side finishing first wins, provided the additions are correct.

To determine the individual champion of a class in addition, this plan has been followed: Number the competitors. Appoint a timekeeper. Dictate a problem. As soon as a competitor finishes he must call his number plainly, the timekeeper noting the number of seconds as the numbers are called. Award a point to the one who has obtained the correct answer in the shortest time. Continue in this manner until five points have been awarded to the same person. This one is declared champion.

FINAL EXAMINATIONS.

Some standard for completing the subject of rapid calculation should be set. Absolute accuracy should be

(*Continued on page 29.*)

Commercial Law

MRS. LAURA C. NISWANDER,

Central Normal College, Danville, Ind.

REAL ESTATE.

At the time we were a dependency of Great Britain we adopted her system of real estate tenures, so far as they were applicable to the conditions existing here. This formed the basis of our law, and as there is less disposition to change laws with respect to real estate than any other branch of law, this system is practically the law of the land.

Our real estate laws are not the result of any one enactment or enactments but are a growth of decisions for centuries.

There was a time in the history of England when personal property was deemed of more importance than real property, and war occupied more of the time and attention of the individual than anything else. When William the Conqueror invaded England, he introduced what we know as the feudal system, which was a system of military government formed on the personal allegiance of the members of the organization to its leaders, and not resting on the obligation of citizenship. Under this system the king was surrounded by a body of men who were pledged to support him in war. The followers of the king likewise had their own followers bound to them in the same manner.

The lands of England were divided by William the Conqueror among his Norman Barons as reward for their past services and for services to be rendered in the future. The lands were held on condition that the grantees should perform the military service owed by them on account of their positions as members of the Feudal society, and also any other condition that might be imposed in connection with the grant; for this purpose they took the oath of fealty. It will be seen that each individual held his property only so long as he remained loyal.

The feudal system was based on the theory that all land held by a subject was derived originally by grant from the king as sovereign lord or owner; that a subject could not hold land in absolute ownership, this being the prerogative of the king; but that all land was held under obligation of duties and service imposed either by law or by the express terms of the grant, whereby a relation was constituted and maintained between the tenant and the crown, called tenure of the land, characterized by the nature of the duties and service upon which the land was held.

In like manner the tenants of the king might grant out parts of their land to sub-tenants upon similar terms of rendering service, thereby creating a subtenure between themselves as intermediate lords and their grantees as tenants. In this way a vast social structure was erected with the king at the apex, his tenants immediately below him, and so on down through the various classes of the subtenants, until the class which actually tilled the soil is reached. Beneath these were serfs or slaves, consisting chiefly of the conquered people and their descendants. All the subdivisions were made without in any way effecting the tenure under the lord paramount. The estate which the tenant has in the land was called the "feud," "fief" or "fee". The grant was effected by the ceremony of feoffment, or delivery of the land by the lord to his tenant, to be held by him upon the terms then expressed or implied; and the tenant was invested with the seisin or actual possession of the land.

In this country the title to all lands is deemed to have been originally derived, since the Revolution, from either the state or the United States. But the title is absolute except as to the right of eminent domain.

An estate merely signifies the interest which the tenant has in the land which he holds. This interest may be as absolute as the ownership of personality, or it may be for a limited time, or qualified by conditions.

Estates are divided 1st, As to length, 2nd, As to time of enjoyment, 3rd, As to number of owners.

A Fee Simple is the largest estate possible to be had in property. It is the absolute title. The owner in fee may use the property as he may see fit, may sell or dispose of it, and being an estate of inheritance it will descend at his death to his heirs unless he otherwise dispose of it by will. This is the estate that is most common in this country and all property is so held by some one.

The Fee Tail is another estate of inheritance which descends only to the heirs of the body of the donee or some special class of heirs. In early feudal times when estates first became hereditary, the word heirs was taken to mean lineal descendants of the body of the first taker, and the collateral relatives could not take. This was to the advantage of the feudal lord for he was more likely to have an escheat than if collateral kinsmen were admitted. This was one of the causes of raising up and perpetuating the aristocracy and landed proprietors. It was one of the first features of the English real estate laws to receive the condemnation of the courts and legislatures of this country as being opposed to our republican institutions. While it is an estate of inheritance, yet it must go to the designated heirs in any event, if there be any, if not, it will revert to the donor. We have estates tail in most of the states, but the law forbids the tieing up of the property except for a limited time. In Indiana it may be tied up for the life of all the heirs then in existence and twenty-one years more; then the person taking will receive the fee simple with full power to alienate.

A life estate is not an estate of inheritance. It may be held for the life of the holder, or for the life of another. A person holding a life estate has much the same right as the owner of the fee except that he may not alienate and must not commit waste. The two estates known as life estates are dower and curtesy.

Dower is the estate which the wife has in the one-third of all the estate of inheritance of which her husband wae siezed during coverture to take effect and be enjoyed at his death.

Estate by curtesy is the converse of dower. It is the estate the husband has in the property of his wife. There is one condition to the vesting of this estate; it is that there shall be issue born alive, and capable of inheriting.

Both dower and curtesy are abolished by statute in many states.

An estate for years is an estate created for a definite time, measured by years. This estate is usually called a lease. It is considered personal property and has none of the dignity which attaches to a fee hold.

As to time of enjoyment we have Remainders and Reversions. The remainder is an estate which will take effect and be enjoyed after the termination of some particular estate. A reversion is the residue of an estate remaining in the grantor, or his heirs, to come into their possession after the determination of some particular estate granted away.

The most common way in which property is held is in severalty, that is where it is held by a single person.

At common law when two or more persons were granted lands or tenements they were said to be joint tenants. Each had the same interest, not only in each and every part, but in the whole. The peculiarity of this estate was the right of survivorship,

(*Continued on page 29.*)

THE TEACHER

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL,

Seattle, Washington.

SHORTHAND DICTATION.

With all due deference and reverence for dictation books it may be stated, I think, without much contradiction, that a dictation book cannot furnish sufficient or proper dictation to make a good stenographer. A book at its best is only a book, and since business deals with future conditions and books with past conditions, the two present what we might term an anachronism, or in simpler language something sadly out of joint. I make this statement with due regard for the efforts of my publishing friends, who, I think, deep down in their boots, will agree with me.

After we have obtained manual dexterity, the next thing is the accumulation of a vocabulary—the very issue upon which many stenographers fall down. A young lady whose reading is very limited and whose acquaintance with current language is gained from a Saturday afternoon study of vaudeville slang, is not likely to have encompassed any great variety of trade expressions or to have a very acute understanding of erudite and epigrammatical English.

To secure good dictation one should go to the original sources—to the business houses themselves, and these being approached in the proper spirit will be only too glad to give the inquirer form letters and catalogs and other trade literature which will contain a wealth of business words not found elsewhere. It is advisable for the shorthand class to have access to a few bushels of this matter. Perhaps some time some enterprising person will compile a dictionary of trade terms and business phrases with concisely explained references. Many of our very best words are not in the dictionary.

If the novice hears of such expressions as "Writ of certiorari" or "superseades" and does not catch the significance, somebody is likely to get tangled. Worse still, such expressions as "torsional stress," "diatomaceous earth," "bug cut outs," "solenoid magnets," and such things, will cause deep and gloomy despair to attend the performance. Not because these words cannot be written but because being unfamiliar words they cannot be heard. The beginner hears something else and even the old timer for that matter hears something else if these words are unfamiliar. It is quite possible for students from school to be more expert shorthand writers than experienced stenographers if they have had a comprehensive drill.

Dictation to accord with real conditions, should of course, be spoken, not read, which is perhaps another great objection to the use of the dictation book. The dictation book should be used for drill work only and not for new matter. The student who has become accustomed to writing in school at the dictation of the mellifluous and smoothly modulated tones of the teacher, strikes a large and harrowing snag when she listens to the stammering and stutterings, the changings and recrossings, of the ordinary dictator.

Of course, the most of business men are not good dictators and they spoil many a promising stenographer, but we have to prepare students for conditions as they exist, not as they ought to be. One of the most beneficial drills that can be given is dictation that contains many changes in the subject matter, much substitution of words and which does not come in any orderly sequence.

The best language is not always the best dictation. No one can predict what is going to happen. Our novice may strike a man that has a vocabulary of 217 words which he uses again and again and never goes outside of them. On the other hand, she may strike a gentleman who carries a volume of Shakespeare in his pocket all the time and whose source of language is abundant and flowing.

There is no such thing as an average speed; some people go fast and some go slow; some have days on which they dictate rapidly, other days in which much meditation is necessary. There are stenographers taking business dictation who are as expert as it is possible for anyone to be. There are court reporters following a certain line who would fall down entirely if given strange technical dictation as rapidly as it is uttered in some offices.

Except for typewriter dictation I am inclined to believe that the phonograph is harmful instead of helpful for the same reason that dictation from a book is not as beneficial as it should be. The phonograph dictation as a school drill does not change its speed frequently. It does not conform to actual conditions. No person can talk with the same regularity and smoothness that the constantly revolving phonograph gives his reproduced language.

Rapid Calculation—Continued from page 27.

the first standard. Set a reasonable length of time for the completion of a problem in addition, for example, and require that a correct solution be made in that time. You may do the same with Multiplication, Billing, Interest, or any of the subjects included in your course. These tests might be given upon the completion of each topic, or as a final examination covering the whole field.

It will be asked, what is the proper rate of speed to be required? The speed is not so essential as the accuracy, yet some definite requirement must be set. Schools are fairly well agreed as to their speed standards in shorthand and typewriting and we have reached something like unanimity as to speed in penmanship, but I have never learned that anything of the sort has been arrived at in rapid calculation. We must work it out. One way to do this will be to carefully note the progress of our classes. Set the mark where the average student of your class can reach it.

In my work, I have prepared mimeographed sheets giving problems in the work covered by the class. I have tried to regulate my problems so that the average student of my class should be able to complete the sheet accurately in thirty minutes. Those who were unable to do this were given a second or a third trial. This is the most satisfactory test I have been able to devise.

Accountancy—Continued from page 26.

In using this system it should be a rule that a voucher must be issued for all disbursements, and that there should be no disbursement for any purpose unless a properly approved voucher is issued before the payment is made.

From the preceding it will be seen that this system of accounting would be most satisfactory where the bills are paid promptly and in full.

Commercial Law—Contined from page 28.

by virtue of which if one of the tenants dies his share is divided equally among the survivors. The right of of survivorship has been abolished by statute in some of the states.

Tenancy in common is practically the same as joint tenancy except the tenants do not need to have equal shares, and there is no right of survivorship.

NEWS NOTES AND NOTICES

Mr. C. F Rittenhouse, who has been in charge of the Commercial Department of the Northampton, Mass., Commercial College during the past seven years, has been appointed teacher in the High School of Commerce, Boston. Mr. Pickett loses a good man, and Boston secures the services of a conscientious, capable, commercial teacher. Mr. Rittenhouse speaks in the highest terms of Mr. Pickett, proprietor of the school in which he has been engaged, and says that it is with regret that he leaves. Mr. Rittenhouse is a clean, bright fellow, and we predic for him success in his new field of endeavor.

Mr. W. E. McClelland, of the Norton, Kans., High School, purchased an interest in the Kansas City College, a corporation having three schools, and began his work June 1. Norton loses a good man, and the Co. named secures a live, capable, experienced commercial teacher.

F. E. Warrington, a former teacher with Goldey College, Wilmington, Del., will return to that school the coming year to take charge of the commercial department.

Frank C. Crouch, of Germantown, Neb., has purchased the Albia, Iowa, Business College.

Miss Lelia Waters, of Pittsburg, Pa., will be a new shorthand teacher in the Lansing, Mich., Business University next year.

Miss Frances Keleghan, this year with the Tyler School, Worcester, Mass., has been chosen as shorthand teacher in the Eastman Business College, Poughkeepsie, N. Y.

Miss Irene VanKleeck, of the Saratoga Springs, N. Y., High School, will go to Lewistown, Idaho, next year as commercial teacher in the high school there.

Miss Helen F. Lamb, who has been teaching Gregg shorthand this year in the Lowell, Mass., Commercial College, has been selected for a position in the Hebrew Technical School for Girls, New York City.

F. E. Chaffee, now teaching in Huron College, Huron, S. Dak., has just accepted a position with the Ottawa University, Ottawa, Kan., as principal of the commercial department.

Cummings P. Eberhart, now of the Poughkeepsie, N. Y., High School, has been elected to the position as head of the commercial work of the Mamaroneck, N. Y., High School.

G. C. Toler, who has been teaching this year in the Ellsworth Business College, Pittsburg, Pa., will begin work in June in his new position in the Long Island Business College, Brooklyn, N. Y.

George A. Starring, commercial teacher in the Sioux City, Iowa, High School, goes next year to the South Dakota State College at Brookings, S. Dak., where he will direct the commercial department.

E. W. Swank, this year with the Oshkosh, Wis., Business College, will have charge of the commercial work next year in the Atchison County High School, Effingham, Kan.

The Mankato Commercial College, Mankato, Minn., has obtained a new shorthand teacher in Mr. C. C. Windsor, of the Cream City Business College, Milwaukee, Wis.

J. M. Neill, of New York City, has just signed a contract to take charge of the commercial work in Huron College, Huron, S. Dak., to begin work next September.

C. E. Dwight, of Guymon, Okla., is the new manager of Draughton's Practical Business College, El Paso, Texas.

Miss Eva B. Blank, teaching this year in the Colfax, Iowa, High School, has been chosen as commercial teacher in the Grand Forks, N. Dak., High School for next year.

S. S. Hookland, who for the last few years has been living in Mesilla Park, N. Mex., will be a new commercial teacher next year in the Agricultural College of New Mexico.

B. I. VanGilder, this year with the West Virginia Business College, Clarksburg, W. Va., has been selected for a position as teacher of Gregg shorthand in the Rider-Moore & Stewart Schools of Business, Trenton, N. J.

H. W. Pope, of Palmer Institute, Lakemont, N. Y., has recently been elected to an exceptionally desirable position in the Rochester, N. Y., Business Institute.

W. L. Lillie, of Bay Path Institute, Springfield, Mass., has been appointed to the position as commercial teacher in the Asbury Park, N. J., High School.

H. W. Darr, who has been teaching this year in the Minnesota School of Business, Minneapolis, has been elected as head of the commercial department in the West High School of Minneapolis.

John Alfred White, this year with St. John's College, Toledo, Ohio, has been elected to a position in the high school at Gary, Ind.

S. E. Hedges, principal of the commercial department of Parsons Business College, Parsons, Kansas, will spend his vacation this summer at his home in Lancaster, Ohio. C. A. Glover, assistant, has been elected principal for the summer. For the coming school year Mr. Glover has been elected to take charge of the business department of the Cherokee County High School, Columbus, Kansas. This is one of the largest high schools in the state.

Ft. Wayne Business University, Ft. Wayne, Ind., G. L. Helman, president, is a new school lately opened. Mr. Helman was formerly connected with the new St. Louis Business College Co., but has severed his connection with that company to open the above named school.

Miss Margaret M. Wilson, of Minneapolis, Minn., has been elected to teach penmanship, primary methods, reading and language in the State Teachers' Training School, Jackson Minn. Miss Wilson is specially qualified for this important position.

Mr. D. C. Beighey is a new commercial teacher in Hammel's Business College, Akron, O. He is a hustler and reports a good school.

In remitting for his subscription to THE BUSINESS EDUCATOR, L. Faretra, the skillful penman of Burdett College, Boston, uses the following language: "THE BUSINESS EDUCATOR is getting to be such an important factor in the commercial educational field and for the cause of good writing that I find I cannot afford to be without it."

Mr. T. A. Hopper, Peru, Ind., goes to Ishpeming, Mich., to teach commercial branches in the H. S. and supervise writing in the grades.

N. S. Smith, the skillful penman of Anson, Texas, has accepted a position with the business college at Big Springs, Texas.

CATALOGS CIRCULARS

The Year Book of the New Trier Township High School, Cook Co., Ill., is a very attractive production, producing an unusually well equipped institution. The commercial department seems to be both thorough and practical, and is presided over by E. J. Gibb.

Pitman's Commercial Teachers' Magazine, Volume 1, No. 1, May 1910, published by Isaac Pitman & Sons, New York and London, is the title of a new publication designed primarily as a means of connection between the publishers and users of Pitmanic shorthand. This will doubtless be hailed with delight by all teachers interested in this particul system, as by many who are not.

A recent catalog issued by the Goodyear-Marshall Publishing Co., Cedar Rapids, Ia., is a distinct credit to the book publishing fraternity. It is covered in brown, and printed on high grade rich yellow paper with brown ink. It looks prosperous.

The Taylor School, is the title of a modest high grade catalog issued by and in the interests of that institution, located in The City of Brotherly Love, and presided over by Mr. Freeman P. Taylor.

"Opportunity" is the attractive suggestive title of a school paper issued by the Monroe, Wis., Business Institute, E. L. St. John, Pres., and H. A. Reneau, Sec. In it we find some very skillful script from the pen of Mr. Reneau.

Recent advertising literature, commencement announcements, etc., have been received from the following: American Book Co., Cincinnati; The Bingham School, Mebane, N.C.; Martin's Ferry, High School; Board of Education, Tacoma, Wash.; J. A. Lyons & Co., Chicago, Ill.; Montague Mailing Machinery Co., New York City; G. M. James, Winnipeg, Man. Can.

English—Continued from page 25.

Avoid the worn-out general phases of description, such as "up-to-date", "first-class", "well tailored", etc. Tell why the article is up-to-date or first-class or well tailored. Give the facts. Don't expect people to believe mere assertions. If the facts don't appear on the surface, dig for them. A good ad-writer works much like a good newspaper reporter. When something happens that affords material for a good news item, the reporter goes to the scene of the happening and sees what he can. Then he questions everybody that knows anything about the affair. Out of this mass of information he selects the features most likely to interest the public.

If you have real advertising ability, it will come out in the work you do for local advertisers. A scrap-book of specimens of good advertisements, letters, circulars, etc., prepared for local advertisers will be the "sesame" to open the door to a position with a large advertiser or an advertising agency. If a salaried position is not the object, it is entirely practicable to solicit some kinds of advertisement, booklet, letter and other circular work through the mails.

If you are a teacher or a school proprietor, don't fail to note the sure signs that the day is close at hand when the progressive business school must give as much attention to qualify students to prepare commercial literature as they now give to commercial law and other such subjects.

ARTHUR G. SKEELS
194 West 9th Avenue
Columbus, Ohio

STARTING IN BUSINESS

What Can You Do With Money?

If you should today receive or find a million dollars in money, you could feed and clothe yourself all the rest of your life without doing any work.

It would make no difference whether the money was gold, silver or paper.

But suppose that today every man, woman and child in the world, rich and poor, white, yellow and black, should receive or find a million dollars in money. Would that mean that no one would have to do any more work?

Hardly.

If we are to have any breakfast in the morning, some one will have to prepare it. If we ever get new clothes, some one will have to make them. If we ride down town in the street car, some one will have to fire the boilers and run the car. No matter how much money there might be in the world, just as much work would be necessary to provide food, clothing and shelter for the people as it requires now. If everyone should stop working for even a day, there would be much suffering.

Three things are apparent from this illustration:

First—**Money does not make work unnecessary.**

Second—**Money is valuable only because it gives power to command the services of others.**

Third—**Everybody wants money because everybody wants it.**

The man who has money can command the labor of a great many men. He can have his neighbor mow his lawn; or he can have a miner dig him some coal; he can direct a coffee planter in Brazil to raise him some coffee, or secure the services of a physician. The possession of money gives power over most of the men in the world.

If the labor of these men is used to minister only to the pleasure of the possessor of the money, then there will be that much less labor to supply the wants of the rest of us, and we can have less of the things we want. If the rich man does not produce any thing that other men want, and simply spends his money for the things he uses himself, he makes living more costly for everyone else, so far as he has any influence. This will be clearly seen by supposing that there were a large proportion, say one-half, of the men in the world, who gave nothing but money for all the things they used. Then it is clear that the other half must produce all the food, make all the clothing, and build all the houses used by all the people, and of course the food, clothing and houses would not be as good or plentiful as if everyone did his share in producing them.

But the man who has money, and with his money directs the labor of other men to produce the things that other men want, is making living cheaper and easier for the rest of us. By furnishing machinery for doing part of the work, and by bringing together in one organization a number of men, all working together to produce one thing, the man with money may largely increase the product of their labor.

What can **you** do with money? If you can use it as capital to supply the wants of others, you ought to have it, and will probably get it; for this is the legitimate way to make money. But if you can use it only for your personal pleasure, you certainly don't deserve it, and probably never will have much; for money that is spent on self does not tend to make more money.

From the realm of the Editor's fancy, and from his frolicsome pen.

In this lesson I will try to show you how to make combinations of capital letters. This is very good practice, and I am sure you will all enjoy doing this kind of work. You can now show your best girl how to write her name on a card. Some of the combinations will take considerable study and practice. A combination is not so very difficult, once you have practiced a little on it. Some are doing fine work, but I think you can show me better work this month than last. Get busy and win a fine hand, also a certificate. James D. Todd, 236 W. Third N. St., Salt Lake City, Utah.

SPECIMENS

Mr. H. A. Don, teacher of writing in School District No. 2, Kearsarge, Mich., favored us not long since with a budget of specimens representing the work from all of the grades from the first to the eighth inc'usive, and it gives us pleasure to report that it averages favorably with the finest work received at this office, indicating that Mr. Don can teach practical penmanship, and that he secures results superior to that usually obtained. The people of that community are to be congratulated for having him in their midst.

Mr. Chas. A. Hatfield, supervisor of writing in the public schools of Wilmington, Ohio, and adjoining rural districts, recently paid us a visit and brought with him a large number of specimens showing the progress his pupils have made during the past few months. We do not hesitate to say that Mr. Hatfield is securing results of which any teacher might well feel proud. In fact, we think Wilmington and adjoining schools can congratulate themselves that they have a teacher of writing who is capable of bringing his work up to such a high standard. Evidently Mr. Hatfield knows how to secure the co-operation of both teachers and pupils in his work. Mr. Hatfield has been teaching penmanship in the schools named for the past twenty years. He is greatly in love with his work, and brought with him a scrap book filled with flourishing from his own pen. These specimens rank with the best, resembling in some respects the work of M. B. Moore, Hurtado, and Flickinger. It is evident that he is modest or he would have been heard of in the profession before this. We are pleased to offer these encouraging words in his behalf, for the work he is doing certainly merits our approval.

We recently received from J. E. Plummer and R. M. Browning, of Sadler's Bryant & Stratton Business College, Baltimore, Md., quite a large number of specimens from the students of that school. The average of skill is considerably above the average received at this office. In fact, the specimens submitted are among the best we receive. When it comes to teaching practical writing these gentlemen know how it is done and deliver the goods all right.

A very neatly written business letter has been received from A. W. Cooper, of Harbourton, N. J. The work is very accurate and graceful. Mr. Cooper is steadily crawling upward.

Mr. J. M. Sweeney, cashier of the Bank of Corning, Corning, Ohio, has been a subscriber to THE BUSINESS EDUCATOR for a number of years, and we might say that his writing shows it, for undoubtedly few bank cashiers can equal him. His business writing is free, rapid and strong, and much of his ornamental writing would be taken for that of a professional penman. We acknowledge receipt of a letter in ornamental style, renewing his subscription to THE BUSINESS EDUCATOR another year.

R. C. Rudd, of Toronto, Canada, recently sent us a number of cards written in the ornamental style, as well as some sentence writing. His work shows considerable talent in penmanship, and we expect to find him among the professionals in the near future.

Some recent penmanship, ornamental style, from Mr. S. O. Smith, penman in the Scranton, Pa., Business College, H. D. Buck, proprietor, surprised and delighted us because of its excellence. Mr. Smith is acquiring a thoroughly professional hand — one that will analyze, which cannot be said of much of that which passes for ornamental writing. Take our word for it, this man Smith is destined to be a top-notcher.

Mr. G. H. Glasheen, principal of the Commercial Department of the Warwick High School, River Point, R. I., is securing excellent results in business writing, as shown by a large bundle of neatly-bound specimens from all of the students of the high school, numbering something like 150. The average is very high, bespeaking practical and enthusiastic instruction on the part of the teacher and a loyal, hard working lot of pupils.

Some specimens in masterful ornate script from A. W. Dakin, Syracuse, N. Y., have recently been received. Twenty-five years ago the name of A. W. Dakin was a familiar one to all penmanship lovers in America, as he was one of two or three of the finest penmen then in the Profession. Recently he has been doing more writing, and, as a consequence, he is turning out some penmanship that would make many of the younger members envious, if they are in the habit of serving the green-eyed monster. If you have never seen any of Mr. Dakin's work, and do not possess a specimen, you miss more than you imagine.

Mr. C. E. Baldwin, of the Columbia, S. C., Business College, recently sent us a specimen of his skill in the ornamental line.

Mr. Baldwin swings a very graceful pen.

Penmanship is receiving the attention it deserves in the Commercial Department of the Central High School, Toledo, Ohio, Mr. F. E. H. Jaeger, Prin. We acknowledge receipt of twelve subscripitons to THE BUSINESS EDUCATOR. Enclosed with the list were six specimens from his students, all of which are up to our Certificate standard. This makes a total of 48 Certificates awarded the pupils of this school this year.

Charles Scull
regretted
culture
policy
society
illicit
initiate
elicit
utilize
marshal
preference
neighbor
defiant
contour
inteligence
complete
custody
convey
useless
particle
indorsement

A spelling lesson by Chas. Scull; Miss Lenna M. Rovick, Supr. of writing; Miss Arneberg, teacher of the writing; Miss Gunn, teacher of the spelling, Muskegon, Mich.

The Palmer Method SCHOOL OF Penmanship
Cedar Rapids Iowa
A DEPARTMENT OF THE CEDAR RAPIDS BUSINESS COLLEGE

Summer Course for Teachers and Supervisors

Are you commanding a top notch salary as commercial teacher? If not, it may be because you are weak in penmanship. Have you ever thought of that? Competency always brings its just reward, and in no place is competency more essential than in Commercial teaching. If you wish to improve your handwriting and become a teacher of ability, you should attend the summer session of the Palmer Method School of Penmanship. We receive more calls for Commercial Teachers with ability to teach writing and also supervisors of penmanship than we are able to fill.

The call for competent teachers of the Palmer Method of Business Writing is greatly in excess of the demand. If you are interested, write for our 32 page illustrated penmanship catalogue.

PALMER METHOD SCHOOL OF PENMANSHIP

A. N. Palmer, Pres. **CEDAR RAPIDS, IOWA** Francis B. Courtney, Prin.

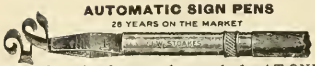
WE WANT YOU TO INVESTIGATE OUR

20th Century Bookkeeping

SOUTH-WESTERN PUBLISHING CO., KNOXVILLE, TENN.

GOOD OLD Penmanship IS A Necessity

AUTOMATIC SIGN PENS
28 YEARS ON THE MARKET



Makes lettering in two colors or shades AT ONE STROKE from one color of ink.
SPECIAL OFFER: 6 Marking or 6 Automatic Shading Pens with two colors of Automatic ink, Alphabets, Figures, Etc., for $1.00 postpaid. Catalog F. free. Address
Newton-Stoakes Shading Pen Co. Pontiac, Mich

FINE PENMANSHIP
Superior courses in *Business and Ornamental Penmanship*. All copies are pen written. Enclose 2c stamp for specimen of my writing and circular.
H. B. LEHMAN
Central High School ST. LOUIS, MO.

WRITTEN BY EXPERTS
LEARN EXPERT SHORTHAND
from court reporters. Individual instruction by mail. For beginners and stenographers. Easy to learn, write and read.
Write for free catalogue.
SUCCESS SHORTHAND SCHOOL
Suite 49, 79 Clark Street, Chicago, Ill.
Suite 94, 1416 Broadway, New York City, N. Y.
We have two schools. Address the one nearer you.

BIGGER BRIGHTER BETTER THAN EVER

PENMAN WESTERN STATE NORMAL

Specimen Letter, Business Hand	$ .50
Specimen Letter Ornamental and Superfine	.75
Wedding Invitations, dozen	1.50
Written Cards—very fine, dozen	.25
12 Lessons in Business Writing	7.50
DIPLOMAS ENGROSSED—German or Old English	

NOTE All card orders of 50c or over are packed with tissue in neat imitation wood box—a fine idea for ambitious penmen.
J. A. STRYKER, Kearney, Nebr.

91
Lessons in Penmanship
By FRED BERKMAN
CHICAGO, ILL.
CARE OF GREGG SCHOOL
Price 50c. Discount to Schools

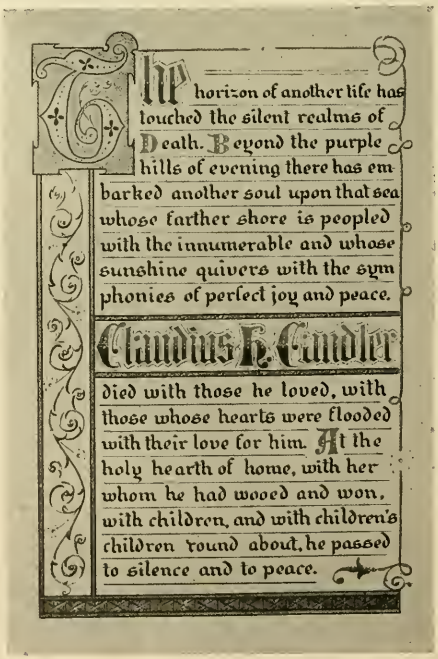
For a limited time $2.00 pays for a course of business writing by experienced penmen. Don't delay. Send order at once. **Eastern Correspondence School of Penmanship, Jersey City, N. J.**

POSITION WANTED
An experienced commercial teacher desires an immediate engagement. An unusual opportunity for some school to secure a teacher of the highest grade.
Address,
W. R. care BUSINESS EDUCATOR, COLUMBUS, OHIO.

Telephone Wal 4452
S. M. Holt Engrosser
Resolutions Memorials Testimonials Engrossed
Diplomas Designed & Engraved
1208 Chestnut St. Philadelphia
Resplendent Illuminating

An off-hand signature by E. A. Lupfer, asst. in the Zanerian, Columbus, O.

Card carving by A. W. Dakin, Syracuse, N. Y. This is an exceptionally fine reproduction of a very skillfully and artistically executed card, done with a knife in the hands of a man who can write in the class with a few of the world's finest penmen.



The horizon of another life has touched the silent realms of Death. Beyond the purple hills of evening there has embarked another soul upon that sea whose farther shore is peopled with the innumerable and whose sunshine quivers with the symphonies of perfect joy and peace.

Claudius B. Candler

died with those he loved, with those whose hearts were flooded with their love for him. At the holy hearth of home, with her whom he had wooed and won, with children, and with children's children round about, he passed to silence and to peace.

The second of a series of fine album pages by E. S. Leslie, Poughkeepsie, N. Y.

J. F. FISH, PRIN. E. M. HIESTAND, SECY. TELEPHONE HUMBOLDT 1951.

Northwestern COLLEGE
BUSINESS
1564 N. ROBEY ST.
COR. NORTH & MILWAUKEE AVES
Chicago, Illinois.

Modern script as applied to commercial art by the Editor.

Learn While
THIS BOOK
- FREE -
CAN MAKE YOU A GOOD PENMAN at Your Home During Spare Time.

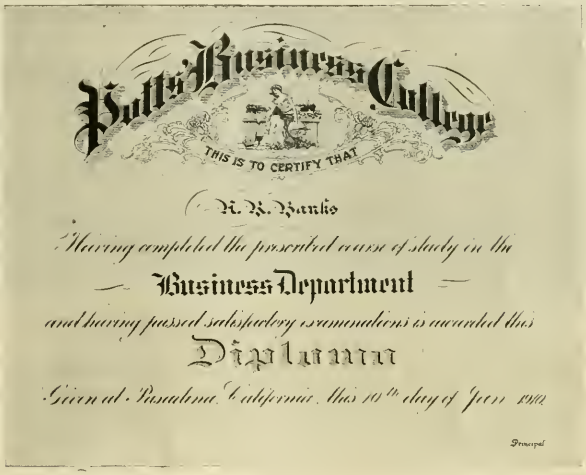
Why go away to school to master penmanship when by the "*Tamblyn System*" it can be done as quickly at home with less than one tenth the cost and without giving up present occupation!

My book, "*How to Become a Good Penman*" contains copies and specimens and tells how others mastered it, *FREE*. If you enclose stamp your name will be written on a card the finest you ever saw it.

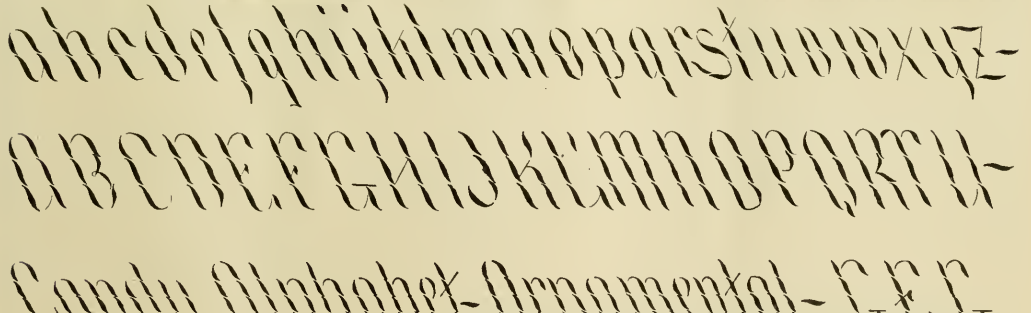
F. W. TAMBLYN, 406 Meyer Bldg., Kansas City, Mo.

Your name written on one dozen cards, white or colored, for 20 cts. Comic cards. Send for free samples. Agents wanted.

ARKANSAS CITY, KANS.

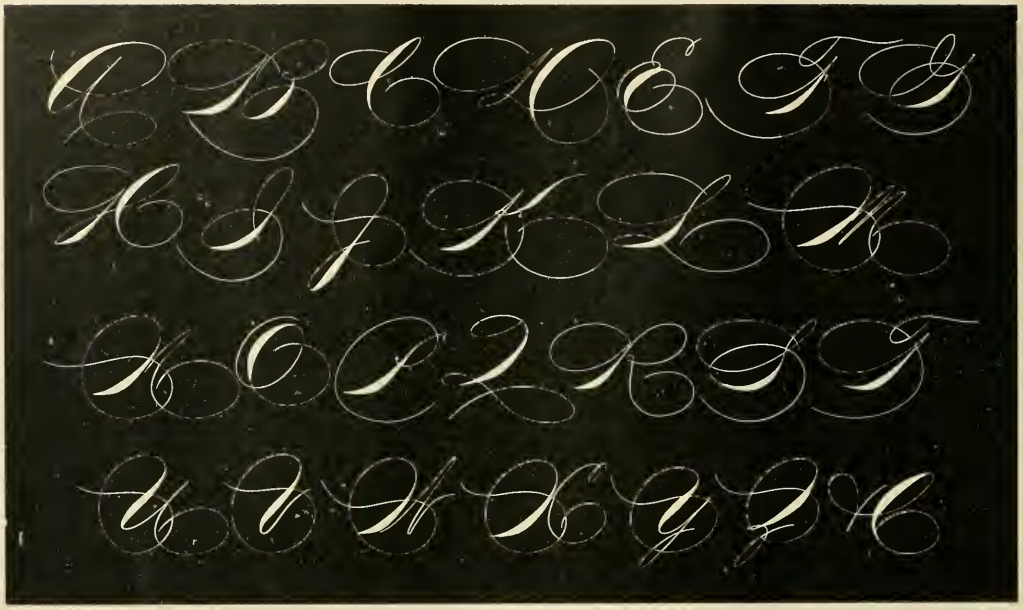


Diploma design by F. W. Martin, 100 Boyleston St., Boston, Mass.



A most novel alphabet by Mr. G. E. Gustafson, Penman, Inter-State Commercial College, Reading, Pa.

A THOROUGH, PRACTICAL, PEDAGOGIC BUSINESS TRAINING SYSTEM
MODERN ILLUSTRATIVE BOOKKEEPING
The Revised Edition of the Introductory Course is now ready
Incoming Vouchers 45c. Outgoing Forms 50c. Blanks 40c. Text $1.00
AMERICAN BOOK COMPANY, Commercial Publications Department, CINCINNATI



Off-hand, ornamental capitals by S. B. Fahnestock, McPherson, Kans., College.

Fortunes in Mud

Millions of dollars were made on Seattle tide lands.

Tacoma presents the same opportunity to-day and when the tide land is gone no more can be had.

This is the investment property that made Seattle famous.

For a limited time we can offer low prices and favorable terms on Tacoma tideland — the only available transcontinental railroad property.

C. B. CAVANAGH & CO.
463 EMPIRE BLDG.
SEATTLE, WASH.

Wanted Teachers and Solicitors

To read my book entitled "The Art of Business College Soliciting." It is the talk of the Business College Fraternity.

WRITTEN by an expert of many years experience. It is full of meat and up-to-date with original arguments. *It trains you how to solicit, how to close competitive cases,* on the field or in the office. There is not in all the world its counterpart. It is not necessary for you to be a Past Master in salesmansbip in order to enroll students, after you have studied my system and methods published in this valuable book. You owe it to yourself to send for a copy. *It is worth its weight in gold* to any business college proprietor, principal, teacher, or solicitor. I care not how much experience you have had. *It is complete in every detail* in one volume and is endorsed by leading business college men. It contains secrets that I have heretofore guarded jealously and is based on my twenty years' experience. Think what it means to you, to your future, for it gives you the experience of one of the *most successful business college solicitors* in the country, who has achieved success in the face of all kinds of competition. I stake my reputation on the satisfactory character of it.

READ WHAT THEY SAY.

Kewanee Business College

Kewanee, Ill., April 25, 1910

Dear Mr. Haupt:

I have given your book, "The Art of Business College Soliciting," a careful perusal, and I am very much pleased with its contents. Wishing you every success in disposing of these books.

Yours very truly,
KEWANEE BUSINESS COLLEGE,
Adolph Mohler, Pres.

Pennsylvania Business & Shorthand College

Lancaster, Penna., April 15, 1910

Dear Mr. Haupt:

A fellow who has the nerve to write a book on such a subject should be encouraged. We hope that the people generally will respond and that your book may have a big sale.

Wishing you success in your undertaking, I am,

Sincerely yours,
J. M. WADE, Prin.

Moothart's Business College

(The great practical training schools of southeast Missouri. Located at Farmington, De Soto, Cape Girardeau and Bonne Terre.)

Headquarters, Farmington, Mo., Apr. 25, '10

Dear Mr. Haupt:

I have read with much interest your book entitled "The Art of Business College Soliciting", and I am free to admit that it is certainly worthy of the expression "Multum in Parvo." In fact, after having done considerable soliciting for commercial schools, which I have been personally conducting during the last twenty years, I must say that you have suggested some excellent ideas and plans, that I had not carried out, although I do not consider I have been a failure in any sense of the word, but I think you are deserving of special thanks of the Business College Fraternity for having given the public such an excellent treatise, and I bespeak for it a very cordial reception. I shall be pleased to recommend your book to all connected with business college work.

Yours respectfully,
G. W. MOOTHART, Pres

After you have received the book you will thank me that it is in your possession. Second edition just off the press. Mail $2.00 today in any convenient form and the book will come to you at once all charges prepaid. Address,

1321 NORWOOD ST., DEPT. B
CHICAGO, ILL.

Wm. G. Haupt

"The Largest and Most Successful School of its Kind in the World"
P. A. KEEFOVER — FORMER EDITOR OF THE AMERICAN PENMAN

Ransomerian School of Penmanship
(INCORPORATED)

TO SCHOOLS AND COLLEGES

I HAVE A NUMBER OF FIRST-CLASS COMMERCIAL TEACHERS, WHO ARE FINE PENMEN, AND ARE OPEN TO ENGAGEMENT IMMEDIATELY. IF YOU WANT A GOOD TEACHER, WRITE ME AT ONCE.

DID YOU EVER USE AN INK WELL FILLER?

I never did until about six months ago, and now I consider it absolutely indispensible. The Ideal Ransomerian Ink Well Filler is one of the greatest inventions. It keeps the ink off of the floor, carpet, fingers, etc. This filler is made of high grade rubber and metal tubing. There is no spring to get out of order, and the metal stopper will fit any ordinary bottle. There is no leakage around the bottle, and any child can safely fill an ink well with this filler. We have secured the contract for the sale of this filler in many of the largest cities. The filler is absolutely guaranteed, and if you are not satisfied you may return at our expense. The price of these fillers is $15 per gross, $8 per ½ gross, $2 per dozen, or sample filler, 25 cents. If you ever use an ink well filler once, you will wonder how you got along without one. Let me send you a sample today. Do it now.

PAPER

Haven't you tried time and time and again to find a paper that had a good smooth surface, one strong enough to admit of heavy shades without showing clear through the paper, or without making the shades ragged? I have the paper. Use it myself for expert work. It is wide ruled and comes in two forms, the 10 pound and 12 pound. The 12 pound paper costs $2 per thousand sheets, or $1 per 500 sheets. The 10 pound paper costs $1.70 per thousand sheets, or 85 cents per 500 sheets. Express charges paid by the purchaser.

PENS

Ransomerian Favorite Pen No. 2. If you want a pen for business writing that has a smooth point, you should use Ransomerian Favorite No. 2, because the pen, the price, and everything is right. It is what its name implies, the favorite for college students, business men, and all who wish to write with a pen which has a smooth point, makes smooth lines; not too fine nor too coarse, but just right. By having them manufactured in large quantities, I have been able to reduce the price, but not the quality of the pen. The regular price of this pen is 75 cents per gross, but in order to familiarize you with it, I have decided to give you a special school rate of 50 cents per gross, sent postpaid; 35 cents per ½ gross, or 25 cents, per ¼ gross.

Ransomerian Expert Pen No. 1. This is the pen used for ornamental writing, flourishing, etc., and no better pen was ever made. It ought to sell for $1.25 per gross, but I have decided to make an introductory price of 75 cents per gross, 40 cents per ½ gross, or 25 cents per ¼ gross. I use the above material myself and I know there isn't any better to be had for any price.

A LARGE ENROLLMENT

Notwithstanding the warm month of March, we have had an unusually large enrollment, especially among commercial teachers, managers, and presidents of colleges. Our large 16-page Journal giving full information about the Ransomerian School of Penmanship, will be mailed free together with a sample of the No. 1 and No. 2 pen. Address,

Pres. Ransomerian School of Penmanship,
588 RELIANCE BUILDING, KANSAS CITY, MO.

HIGH GRADE
DIPLOMAS AND CERTIFICATES.

"A Diploma That is Different"

Read what one of America's foremost penmen and business educators says:

Huntsinger Business School, Hartford, Conn.
My dear Mr. Brown Feb. 1, 1910

Your letter of recent date is received, also the copy of your illuminated dioloma. This is a new departure for a diploma and an admirable one. You are getting away from the old order of things and pleasing the eye, not only so far as form and accuracy of outline are concerned, but also that subtle influence termed "color." The illumination upon the diploma you have sent me is beautiful. I feel sure that this new form of document will give satisfaction, and will have a potent influence to revise opinions and standards for diplomas. The size too, is agreeable—smaller—therefore better. Let me congratulate you upon your achievement. You deserve success and I feel sure you will receive it. Yours very sincerely,
E. M. HUNTSINGER.

Made to Order Diplomas a specialty. We can save you money on the most artistic and up-to-date work. Estimates and sketches furnished. Place your order within thirty days and avail yourself of our special inducements. *The H. & B. Imprint* guarantees the quality. *We Lead* in all that is best in diploma making. Send for Catalog; ask us for full-sized samples.

HOWARD & BROWN,
Makers of Fine Diplomas ROCKLAND, MAINE.

Ben the Penman

FREE OFFER

Send 20c for one dozen of my Reputation Cards and I will send you a beautiful set of Ornamental Capitals and other specimens of Penmanship FREE. *Order now.*

B. KUPFERMAN,
127 Federal St., Boston, Mass

Become A Well Paid ARTIST

Resident and Correspondence Courses
CARTOONING, ILLUSTRATING and DESIGNING
G. H. LOCKWOOD, Art Instructor
20 years experience. Author of first and latest, most thorough and practical, Art Courses in the U. S. Successful graduates furnish "THE PROOF." Guarantee plan; course pays for itself.
First 5 lessons and materials, by express C. O. D., privilege of examination, $7.50; or first 2 lessons by mail, $2.50. SEE them and be convinced. Special short course in Show-card Lettering, also Chalk-talking. 3 nifty art catalogues for stamps.

STUDENTS ART MAGAZINE G. H. LOCKWOOD Editor
50 cents per year; 10 cents per copy
Lockwood-Stoltz Art School, Kalamazoo, Mich., Dept. 22

A Novel Just Issued

HIS BETTER SELF

By Thomas Jayhews

One of the Most Human and Realistic of Recent Books. *A Stirring, Original Story.* ALTOGETHER NEW AND INTENSELY INTERESTING CHARACTERS.
Not only a good story of love and adventure, but throughout the tale runs

The Best Thought of the Time

In the way of the highest principles and choicest precepts that stand for Character and Success in life. Full of good things from cover to cover, and novel and unique in the method of presentation. There are books and books, but HIS BETTER SELF is different. It entertains while it helps.

Are You Looking

For still better things in life and in yourself? Then HIS BETTER SELF will do you good. There is no better book for the young man and woman who have the most of life before them, with a character and a career to make.
OUR LIBERAL OFFER: If you order direct of the publishers, mentioning this paper, and are not pleased and satisfied, return the book at our expense, and your money will be promptly refunded. Price, $1.50 postpaid.

The Saalfield Publishing Co., Akron, Ohio

WANTED

At once, a partner in business college located in a city of 120,000. Fine prospects and school well advertised. Need more working capital.
Address **UNUSUAL,** Care of
Business Educator, Columbus, Ohio

COMMERCIAL *Teachers Furnished*

I have on my list of students some fine Penmen and Commercial Teachers desiring positions. Write me if in need. OLD STUDENTS needing my assistance should write giving qualifications, etc. I make no charge. F. W. TAMBLYN, Pres., The Tamblyn School of Penmanship, Kansas City, Mo.

C. Shattuck, Mgr.

Hopewell Chocolate Co
Makers of
Hopewell Dainties
Chocolates and Bon Bons
Hopewell, N. J.

Superb commercial script by C. R. Hill, Newark, N. J.

WANT A GOOD MAN?

I expect to make a change and should like to hear from responsible schools.

Diplomas Ferris Institute, Isaac S. Dement; Certificates, First Grade Mich. Commercial and Shorthand Cal.; 5 yrs. experience public schools, 3 yrs. business college, 3 yrs. Commercial High here

REFERENCES: Ferris Institute, Big Rapids, Mich.; Powell Ad. School, Metropolitan Annex, New York; Prin. C. C. Childress, Morgan Hill, Calif.

Public school position preferred. Private schools send references. No night school.

Beverly Deuel, Morgan Hill, California.

WANTED

Several first-class commercial teachers with a knowledge of Isaac Pitman Shorthand for positions in western states. Address full particulars to

ISAAC PITMAN & SONS,
31 Union Square, NEW YORK

Be Independent Of School Boards. Own Your Business.

$1,300.00 Cash buys school that pays owner salary of over $2,000.00 a year, on basis of ten months. Outlook Good for next year. Large number of prospectives.

Expenses under $1,000.00 a year. Average business, last two years, over $3,000.00 a year. More can be made. No competition in city and none of importance outside.

Population 12000 to 15000 and large surrounding country to draw from. School in a beautiful and healthful New England City. A city that is growing.

Time price $1700.00. Good first payment to be made, say $1000.00, balance in easy monthly payments. Here is your opportunity. If interested write at once. No reasonable offer refused as owner has weak nerves and needs a change of business. Address A 73,

BUSINESS EDUCATOR, COLUMBUS, O.

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

WANTED A teacher of Isaac Pitman Shorthand. Must be a man of education and experience, possessing good health and a forceful personality. Position open Sept. 1st. Salary $1,560.

Address, **H. V. GAINES,**
Principal Eastman School,
123d Street and Lenox Avenue, New York

GETTING OUR SHARE

Of the calls for high grade commercial teachers. Is your name on our list? A wise business policy on your part to have it there.

Write today.

CENTRAL TEACHERS' AGENCY
E. C. ROGERS, Manager. COLUMBUS, O.

Costs a Quarter; Saves Dollars Every Day!

Next to words nothing helps the **SELLING VALUE** so much as the neat full appearance of a letter. The typewriters' automatic tabulator does the work which will enable your stenographer to fill every page perfectly. Not a single line protruding a single letter beyond the other. Simple, easily understood, saves one-eighth of the neat stenographer's time. It will save you money and make you money by improving an order landing letter. Order one today. Postpaid to any address, 25c.

Money back if not satisfied.

THE TABULATOR CO.,
SOLE DISTRIBUTERS
STEELVILLE, MO.

Increasing Demand for Commercial Teachers
FREE REGISTRATION

Stenography, typewriting, bookkeeping, penmanship and allied subjects. Personal recommendation for positions in High Schools, Business Colleges and Universities. Salaries $600 and $1,800.

Your desire realized through THE THURSTON TEACHERS' AGENCY. Address,
ANNA M. THURSTON, MANAGER
378 WABASH AVE., CHICAGO, ILL

POSITION WANTED.

Thoroughly qualified young man of eight years' teaching experience wishes position as principal and manager of first-class business college. Begin work next fall. Salary must be good. Address,

L. S., Care BUSINESS EDUCATOR,
COLUMBUS, OHIO.

Teachers Wanted! Positions now open $4,000 to $2,000; many $2,000 to $1,200; a large number $1,200 to $500. We need more *expert penmen*. We have the best paying positions for teachers of *penmanship*, bookkeeping, telegraphy, Gregg and Pitman Shorthand, etc. We solicit the business of reliable colleges. Our methods are conservative. Business opportunities. *Boxes 29-31, Station 2.*

THE INSTRUCTORS' AGENCY, Marion, Ind.

TEACHERS

And others who wish to become expert in their writing and teaching should attend the Palmer Method School of Penmanship, Cedar Rapids, Iowa.

FRANCIS B. COURTNEY, Prin.

Send for Beautiful Penmanship Catalogue.

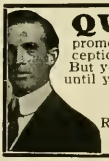
HOW ABOUT THIS FALL?

Are you ready for the coming season? If a teacher, have you a good position; if a manager, is your staff complete? Would you buy or sell a school? We want to serve you and are in a position to do so.

UNION TEACHERS' BUREAU, 229 Broadway, New York

$150,000.00 Was paid in salaries last year to persons who secured employment through our Agency. Let us put YOU on the Pay Roll. Free registration if you mention this Journal.

Continental Teachers' Agency
BOWLING GREEN, KY.



QUICK ACTION Should be taken by commercial teachers seeking employment or promotion. Vacancies are being reported to us by the score, offering exceptional opportunities that will not reach you through any other source. But you must write us now, before the choice places are filled. No expense until you accept the position you want.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.
WEBSTER GROVES, ST. LOUIS, MO.

LET US TRAIN YOU FOR COMMERCIAL TEACHING

We are receiving numerous inquiries for our 1910 summer school bulletin and numerous prompt and favorable responses from prospective students who have asked for the bulletin. All indications point to a large and representative summer school.

Students for preliminary work in the commercial texts are arriving in advance of the formal opening of the summer school. The normal courses open July 5th, and close August 12th. Meantime the calls for commercial teachers prepared by us are piling up fast. They are already far in excess of the number of candidates available.

Our 1910 bulletin gives complete information and contains extracts from letters of members of the 1909 summer school class, which represented fourteen states and foreign countries. A postal card request brings it by return mail.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

TRAVELING UPWARD

This is written April 31st. Within three weeks we have placed teachers in Clinton, Iowa; Port Deposit, Md.; Omaha; Fitchburg, Mass.; Worcester, Mass.; Barre, Vt.; Middletown, N. Y.; Waverly, N. Y.; Grand Rapids, Mich.; and Spokane -- several at $100 a month. Many others are not quite ready for announcement. See our July ad. We have many splendid vacancies now, and more coming by every mail. A fine list of teachers available. Let us help you.

The National Commercial Teachers' Agency
E. E. Gaylord, Manager (A SPECIALTY BY A SPECIALIST) Prospect Hill, Beverly, Mass.

Publishers and Advertisers will thank you for mentioning The Business Educator.

NEWS NOTES AND NOTICES

Mr. W. H. Garver, who has for a long while been principal of Brown's Business College, Peoria, Ill., recently resigned his position to accept the superintendency of the Southern California Schools, of the Heald's chain of business colleges. Mr. Garver's experience with the Brown's schools in the Middle West has certainly fitted him for his new field of labor on the Pacific Coast, and we predict for him and the Heald's schools success.

Mr. Raymond B. Gibb has been elected to take charge of the commercial work in the Jacob Tome Institute, Port Deposit, Md. Mr. Gibb is returning to commercial teaching after having dropped out for a few years to complete a course in Colgate University, Hamilton, N. Y.

R. P. Ripley, of Springfield, Mass., is the new commercial teacher in the South Norwalk,Conn., High School.

G. C. Toler, of Pittsburg, Pa., has accepted a position as commercial teacher in the Long Island Businesss College, Brooklyn, N. Y.

E. A. Zeliadt, this year with the Jacob Tome Institute, Port Deposit, Md., will return to Penn College, Oskaloosa, Iowa, to handle the commercial work.

T. G. Boggs, of the Easton, Pa., School of Business, goes to the Mosher-Lampman Business College, Omaha, Neb., as commercial teacher.

A. F. Wallace, formerly of Philadelphia, is with the Becker Business College, Worcester, Mass.

J. M. Moose, of Cambridge, Ohio, will be the new commercial teacher in the New Brunswick, N. J., Business College.

Miss Alice Lavelle, for three years with the Grand Forks, N. Dak., High School, will have charge of the commercial department of the Spaulding High School, Barre, Vt., next year.

A. W. Cooper, of the Camden, N. J., Commercial College, has been chosen as commercial teacher in the Mankato, Minn., Commercial College, to begin next September.

Sylvester McAlpin, of the Coleman Business College, Newark, N. J., goes to the Rider-Monre & Stewart Schools of Business, Trenton, N. J.

W. H. Cammerer, formerly of Draughon's Business College, St. Louis, Mo., is at present employed in Draughon's Business College, Little Rock, Ark.

Laurence Wilbur, at present a student at the State Normal School, Salem, Mass., will handle the commercial work next year in the Waverly, N. Y., High School.

S. O. Smith, of the Scranton, Pa, Business College, will be the new commercial teacher in the Valley City Commercial College, Grand Rapids, Mich.

J. I. Kinman, of the Western Normal College, Shenandoah, Iowa, goes to Spokane, to the Northwestern Business College.

Isaac Pitman & Sons, 31 Union Square, New York, recently received from the Commercial Text-Book Company of Toronto, Canada, an order for over 8,000 different text-books. Following are given some of the items and quantities: 2,000 "Course in Isaac Pitman Shorthand," 800 Key to "Course," 2,000 "Practical Course in Touch Typewriting," 1,000 "Cumulative Speller," 500 "Cumulative Speller and Shorthand Vocabulary," 500 "Business Correspondence in Shorthand," 500 "Manual of Phonography," 400 "Shorthand Dictionary."

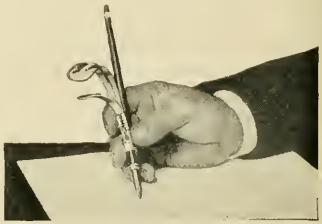
Mr. J. W. Adrian, who has been with the Minot, N. Dak., School of Commerce, recently purchased the Central Business College in Greeley, Colo., which he has renamed the Greeley Commercial College. Mr. Adrian is a Buckeye by birth, receiving his business education in Oberlin. We wish him success in his new location.

Mr E. H. Wood, who has been connected with the Scranton, Pa., Business College, will be with the Owosso, Mich., Business College next year.

Mr. W. S. Sanford, formerly of Hutsonville, Ill., has recently taken charge of the commercial work in the Union Christian College, Merom, Indiana.

Mr. J. C. Smeltzer, of North Manchester, Ind., is now in the employ of Mr. W. H. Beacom, of the Wilmington, Del., Business College. Mr. Smeltzer is a fine young man, and goes into a fine school.

Mr. W. L. Morris, until recently with the Louisiana Holmess College, Hudson, La., has purchased an interest in the Monroe, La., Commercial College, and began his duties as president of that institution on May 2. He reports a good prospect, and says he expects a large attendance for the summer school.



THE ARMOGRAPH

Compels muscular movement writing. It fits any hand, and gives correct position of pen. No time lost in incorrect practice. Price 35 Cents (M. O. or Silver.)

ARMOGRAPH CO.,
Dept. A. Greenfield, Ohio

Terrytypes ARE HIGH GRADE PLATES FOR THE PRINTING PRESS

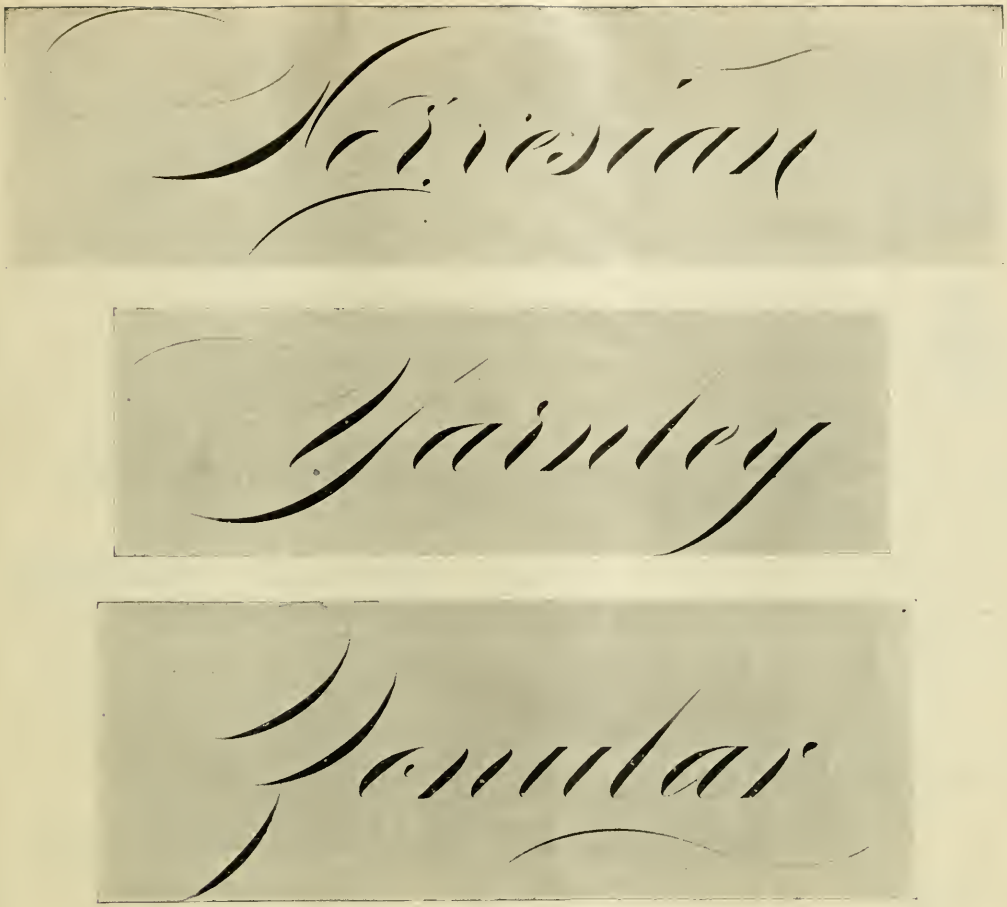
Zinc Etchings and Half Tones reproduced from Penmanship and Engrossed copies

THE TERRY ENG. Co

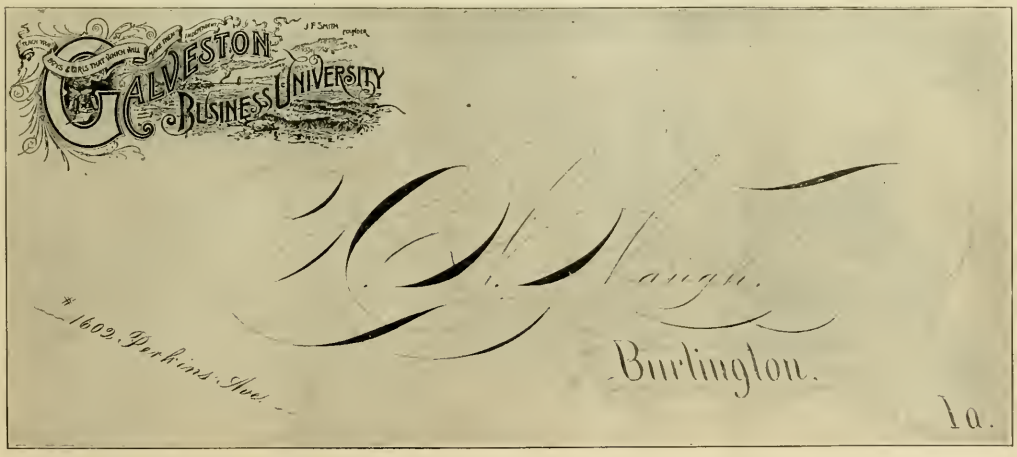
DESIGNERS-ILLUSTRATORS ENGRAVERS

COLUMBUS OHIO

"Think twice before you speak" is good old advice. "Think *thrice* before you *write*" is quite as good, though not so old.



Free engrossing script by L. Madarasz, Napa, Calif.



Superscription by A. D, Taylor, the man who could combine form with freedom in a manner and to a degree unexcelled, if equaled.

Send 10c for my **Practical Penmanship**; or 20c for my Practical Drawing; both for 25c. Or send 16c for my Easy Landscape Drawings; or 15c for my Paper Folding Cutting and Designing; both for 25c. All four for 50c.
Address Parsons, Keokuk, Iowa.

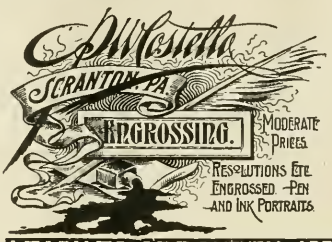
HIGGINS' ETERNAL INK / ENGROSSING INK

WRITE EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 30c.)
These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire

If your dealer does not supply these inks, send to

CHAS. M. HIGGINS & CO., MFRS.,
271 NINTH ST. BROOKLYN, N. Y.



I will write your name on one dozen CARDS for 15 cents.
I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 16c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. 10k, Glossy Black or Very Best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

LEARN TO ADD! MENTAL ADDITION SIMPLIFIED

Anyone can quickly familiarize the 165 possible combinations of figures; when these and their sums are recognized, you foot any column easily and rapidly as you read a line of words. Method so simple and effective you wonder why you never thought of it before. Full instructions, postpaid, 50c. If dissatisfied, return the book; money and postage back immediately and *without a word*. Anything fairer? You assume *no risk*, and will gain speed that amazes you, bewilders your friends. Add in the *right* way and *avoid* the brain-numbing drudgery of *hap-hazard* addition

THE SECRET OF RAPID ADDITION

Essential to Success in accounting. A necessity to everyone.

To School Proprietors.

Why not give your students a *fair* start in business life by teaching them *modern* addition? Theoretical instruction in bookkeeping can *then* result in great *practical* ability and earning power. Particulars free.

C. H. NICHOLSON
R. 292, 144 East 34th Street, N. Y.

$1 gets a MADARASZ *Specimen letter; or a set of* CAPITALS *and the handsomest* SWAN *flourish ever executed; or 25 cards with your name written better and dashier than it has ever been written before; or 25* REPUTATION *cards, the perfection of artistic penmanship; or 3 pieces of* POETRY. *My original compositions on* ROOSEVELT, LINCOLN, WASHINGTON, BUONAPARTE, ROBESPIERRE, SHAKESPEARE, DE MAUPASSANT, NERO AND BISMARCK *- vibrant, compelling, and complete.* **Framing** *Specimens of the above $2.50 each. As specimens of penmanship worth $8 each — as literature, from 1c to $—? The* **Madarasz Scrap-Book** *is the finest and biggest lot of skillful Penmanship — all penwork — ever put between covers. The price is $45 Cash, or $50 on time. Worth $100 of any one's money who wants the best and most for his investment. Three people have ordered the second copy in the past 6 months. That tells more than anything I claim for it. My circular is free.*

L. MADARASZ, Napa, Calif.

ESTERBROOK'S PENS

"Easy to write with, Hard to use up."
CORRECT DESIGN UNIFORM TEMPER DURABILITY

150 STYLES

A 1 PROFESSIONAL
Fine pointed and elastic for card writing

TEXT WRITERS
Made in 3 widths and with long point to both left and right

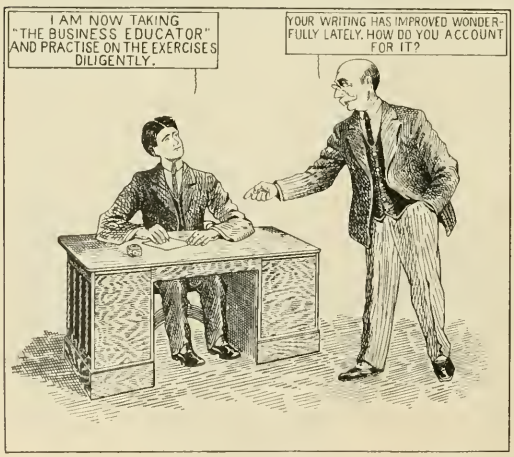
453 BUSINESS AND COLLEGE
With fine and extra fine points. Elastic and smooth writing

ESTERBROOK STEEL PEN MFG. CO.
26 JOHN ST., N. Y. CITY CAMDEN, NEW JERSEY

Prof. Chalk Pen Zauer,

Personal. Columbus, Ohio.

By V. M. Rubert, Poughkeepsie, N. Y., penman in Eastman College.

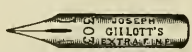


By Chas. A. Nelson, student, National Business College, Minneapolis, Minn., C. E. Lowder, Penman.

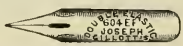
Gillott's Pens

The Most Perfect of Pens

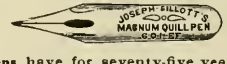
PRINCIPALITY PEN, No. 1



VICTORIA PEN, No. 303



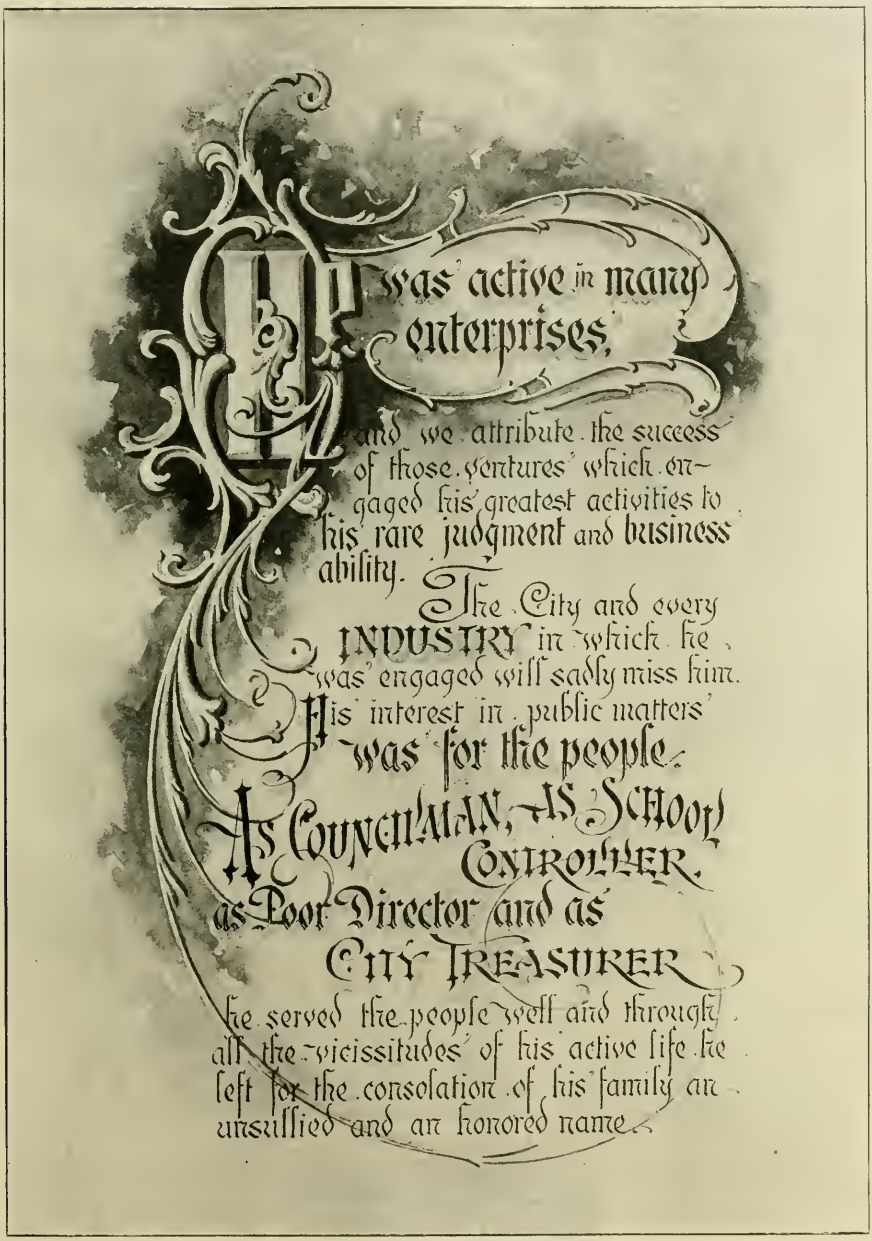
DOUBLE ELASTIC PEN, No. 604 E. F.



Gillott's Pens have for seventy-five years stood the most exacting tests at the hands of Professional and Business Penmen. Extensively imitated, but never equalled, **Gillott's Pens** still stand in the front rank, as regards Temper, Elasticity and Durability.

SOLD BY ALL DEALERS

Joseph Gillott & Sons
ALFRED FIELD & CO., Sole Agents
93 Chambers St. NEW YORK



By P. W. Costello, Scranton, Pa., being the sixth of a series of seven album plates.

DESIGNING and ENGROSSING
By
E. L. BROWN.
Rockland, Me.
Send self-addressed postal for criticism, and stamps for return of specimens.

Herewith we present for study a neat and rather effective pen and wash drawing, designed for the front cover of a small circular. Size of original drawing about 9x14¼ inches. A pleasing quality of the design is its simplicity, which goes to show that a good design is not necessarily elaborate.

Make a careful pencil drawing of Artistic Engrossing, roses and leaves and initial "R".

The wash on original is in various tones of brown which were obtained by mixing Vandyke brown with a few touches each of vermilion and ivory black. It is difficult to explain just the quantity of each color to use to obtain the desired shade, but we will say, however, that just a very little red should be used with other colors. For the very darkest tones use more black with the other colors.

Study the color values very carefully and use a "free brush", that is, a brush well filled with color. Brush work is fascinating but quite difficult for beginners. Don't become discouraged as hard work will overcome all difficulties and lead you on to skill and success.

FREE TUITION SCHOLARSHIP

Carnegie College gives Free Tuition by mail to one student in each county.

COMMERCIAL NORMAL ACADEMIC COURSES

Bookkeeping	*Arithmetic*	*Literature*	*Rhetoric*
Shorthand	*Geography*	*Latin*	*Geology*
Penmanship	*Grammar*	*Algebra*	*Botany*
Com. Law	*History*	*Geometry*	*Physics*

Cut out this Ad, draw a line through each study desired, and mail with application for Free Tuition to

CARNEGIE COLLEGE, ROGERS, O

CARDS! For Fine Penmanship

Hand Cut—1,000 3-ply Special Wedding $5c, 5,000, $4.00; 1,000 3-ply colored, 85c. 1,000 3-ply Tinted, 85c by express. By mail prepaid, 500 3-ply Special W. 70c; 500 Colored 70c. 500 Assorted Comic, $1.25; 500 Assorted Scrolls, $1.25.

POST CARDS

Flourish Designs with sentimental readings—something new. They show beauty and skill in an art much admired. Sample dozen 15c. How to succeed in selling post cards. My Album, 2c. Designs and Card Writer's Manual, All about quick selling cards, 2c Your business solicited.

19 SNYDER ST. **W. Mc BEE.** ALLEGHENY, PA.

Resolutions and Diplomas

engrossed in German Text, Old English or Roundhand. Cards elegantly written, 25c per dozen. Business writing thoroughly taught by mail.

ROSE C. BEAM, Pen Artist,
Washington, N. J.

WHEN You buy a Madarasz Scrap-book you are not taking a chance of getting poor work. Here are some other buyers: G. G. Hoole, Bozeman, Mont. Pedro Escalon, Santa Ana, Salvador; J. E. Ernst, Plymouth, Pa.; Wm. H. Dowling, Jacksonville, Fla.; Adelbert McIntyre, Central Falls, R. I.—of New York; and I've had some likely nibbles. My bait is the finest off-hand penmanship in the world, smeared with 33 years of square dealing. No method of reproduction has ever done justice to the ornate writing of *L. Madarasz*. A wee-bit of acircular tells more about it and.....

L. MADARASZ,
of NAPA, CALIF.

THREE Dollars pays for a book containing 40 pages, 4x9 of Business and Ornamental Writing. Not satisfied, money refunded.

Business Letter, 15c
Ornamental Letters, 25c
One Dozen Cards, 20c
E. H. McGHEE,
255 Mercer St., Trenton, N. J.

Card Carving. Five Dollars a day is not a large income for those who can carve roses, flowers, grasses, ships, etc., on calling cards with a knife and gouge. This work is a decided novelty and is greatly admired by all who see it. It is easily learned when you know the secret, and I can teach any one in two lessons to do expert work of this kind. Every penman, student and teacher should become an expert with the knife as well as with the pen, because it will double their earning power. For $2.50 I will send the instruments properly ground, together with samples of the work, and complete instructions. To those who would like to see some of the work before sending for the course I will send a beautiful sample for 10c.

I Promise You a Treat.

I can furnish the colored inks, red, green, yellow and blue which I use in this work in powder form at 15c per package and gold and silver ink that will outshine any you have ever seen, at 35c per bottle, postpaid. If you are interested in penmanship send for my large penmanship Journal. It is free.

A. W. DAKIN, Syracuse, N. Y.

College of Penmanship and Drawing

One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelchner.
If interested write for information Address
Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.

YOUR SIGNATURE

Written in the Mills style of business writing and a cut furnished of the same for $2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,

E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.

CATALOGS CIRCULARS

The Troy, N. Y., Business College is publishing a neat little weekly journal in the interests of that institution. The school is a good one, and is enjoying deserved prosperity.

The Bliss Business College, Columbus, Ohio, recently issued an attractive large four-page journal, illustrating and describing the merits of that institution. Few schools have gone through the financial depression the past few years as successfully as this institution. However, a fire in April put it out of commission for a few days only, as it soon found temporary headquarters elsewhere, and by the time this notice appears in print, will in all probability be in its own improved quarters again. The attendance the past year has been the largest in the history of the school, the day and evening attendance having been over seven hundred.

The Summer School Bulletin of the Rochester Business Institute, Rochester, N. Y., announces the summer course for commercial teachers from July 5 to August 12. This institution is giving, so far as we have been able to learn, the foremost course of its kind in the summer time, when commercial teachers can get enough time off to improve their teaching qualities. If interested, you would do well to apply for the booklet.

The Southern Commercial School, Greensboro, N. C., recently issued an attractive school journal of eight pages, well printed, and attractively illustrated.

The Cedar Rapids, Iowa, Business College recently issued two splendid catalogs—one in the interests of the Business and Shorthand Schools, and one in the interest of the School of Penmanship. The former is a 72-page, splendidly-covered, finely-printed catalog, profusely illustrated with school room scenes, groups of students, and photographs of the faculty. The latter contains 32 pages of a great variety of fine penmanship from the pen of its principal, Mr. F. B. Courtney. The circulars bespeak prosperity and progress. The Inter-State School of Commerce was recently absorbed by the Cedar Rapids Business College, giving it, as it doubtless deserves, a clean sweep in the city it has helped to advertise by the institution it has built up, as well as by the publications it is sending forth.

Advertising literature has been received from the following: The Martin School Inc., Pittsburg, Pa.; Isaac Pitman & Sons, New York, N. Y.; the Waterloo, Iowa, Business College; and the Oelwein Business College and Waterloo College of Commerce.

BOOK REVIEWS

"The Pitmanic Guide" for students and teachers of Isaac Pitman Shorthand, with special regard to the Benn Pitman, Graham and Munson modifications by W. W. Walton, published by Isaac Pitman & Sons, 31 Union Square West, New York City, price 20 cents, second edition revised, 24 pages, is a valuable and timely booklet on the subject named in the title.

WANTED Ten Managers — "Live wires" — for Business Colleges. Also several teachers of Bookkeeping, Penmanship, and Graham Shorthand. We now have 38 colleges, will open 100 more.

DRAUGHON'S PRACTICAM BUSINESS COLLEGE CO., Nashville, Tenn.

Every School in America should send for the famous "American System of School Advertising." Price $5.
THOS. E. CUPPER,
School Advertising King, Durham, N. C.

How to Write a "Want Ad."

Take it for granted that some one who wants what you are advertising will glance over the "Want Ad" columns of the paper.

There is no need to arouse interest. The man who reads a "Want Ad" is already interested. He is reading that page because he wants something. All you need to do is to attract his attention.

The name of the thing he wants will do this quicker than any other word. Begin your advertisement with it. Then describe it so he will know you have what he wants.

The word "Wanted" is printed a good many thousand times every day at a cost of one cent each time, and nearly every "Want Ad" would be better if it were omitted.

ARTHUR G. SKEELS.

Another Characteristic Epistle From Berkman.

SPOKANE, WASH., May 2, 1910.
MESSRS. ZANER & BLOSER,
Columbus, Ohio.

Gentlemen:—This is my last day in Spokane. Have been "shaking hands" with many people today. Leave in the morning via the Canadian Pacific.

Last Friday afternoon, my last day in school, the students gave me a $40 watch and the faculty a fob to match with the inscription thereon, "P. B. B. B. C., 1910." Now, who do you 'spose is happy and sorry at the same time?

Kindly change address of B. E. to Gregg School. Coming your way,

FRED. BERKMAN.

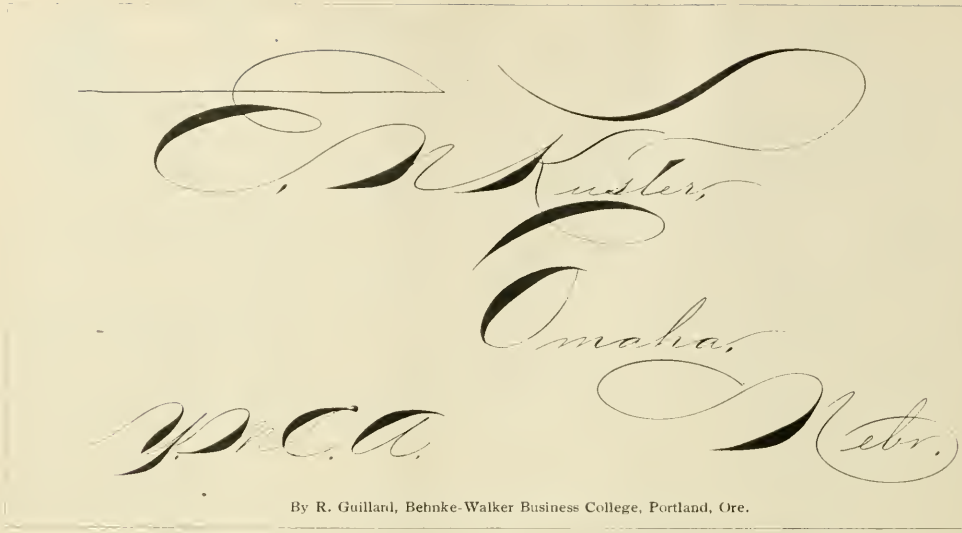
EFFICIENCY

The school teacher, the student, and the business man work to secure efficiency in business. The teacher knows that his school can be prosperous only by sending out well prepared graduates. The student knows that his own advancement will be the result of his rendering efficient service. The business man knows that his business will be successful only through efficient assistants. It is all a matter of preparation for business.

Practical Text-books Are a valuable aid in securing efficiency in business by laying the right foundation for success. Thoroughness and practicability are their essential elements. The unnecessary things are omitted, and the important things are emphasized. Practical Text-books are fully illustrated and the explanations are clear, therefore these are the best books for classroom use and home study. All the branches of commercial school work are included in the books of this series.

Write today for a catalogue. Special introductory prices to schools. We pay the freight.

PRACTICAL TEXT BOOK COMPANY
CLEVELAND ~OHIO



By R. Guilland, Behnke-Walker Business College, Portland, Ore.

SPECIAL OFFERS

In order to still further increase our list of subscribers to THE BUSINESS EDUCATOR, we hereby submit some very attractive Special Offers. The books mentioned are some of the best published on the subjects treated. They have been of much value to thousands. One of the secrets of the success of many persons is that they are able to advance themselves with the aid of good books. This ability is something every ambitious person should acquire.

If a number of the books are desired at one time, write for a special price on the lot. All combination prices which follow are for the Teachers' Professional Edition of THE BUSINESS EDUCATOR. If the Students' Penmanship Edition is desired, deduct 25c from any one of the offers.

Canadian subscribers should, of course, add 10c extra for the Students' Penmanship Edition and 20c for the Teachers' Professional Edition. Foreign subscribers should add 20c extra for the former and 30c extra for the latter.

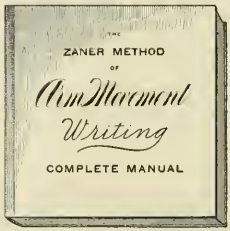
"THE NEW ZANERIAN ALPHABETS" is a self instructor in lettering, engrossing, and roundhand by C. P. Zaner. The book was prepared to meet the urgent demands for a work on lettering that would instruct the learner, furnish inspiring models for the professional, and preserve permanently the practical and artistic forms used by the best engrossing artists, designers, architects, sign writers, etc.

It contains 109 complete alphabets, varying from the simplest and most practical to the most artistic and elaborate. While the standard alphabets, such as roundhand or engrosser's script, Old English, German Text, etc., are the very finest examples of these styles, it also presents many new alphabets never before published. The work is thoroughly modern, favoring legibility, speed and the beauty of simplicity, rather than too much elaborateness and antiquity. It unquestionably contains a greater variety of practical styles of lettering and engrossing alphabets than any similar work, regardless of size or price. In addition to the numerous alphabets, with hundreds of modifications and styles of finish, suggesting many more, it also contains illustrations of resolutions, diplomas, certificates, title pages, display headings, brush and pen designs, etc., giving the correct applications of the alphabets, as well as the best models of these forms.

It is just the book you need if you wish to do pen lettering, such as making or filling diplomas, engrossing resolutions, designing attractive advertisements, etc. It instructs and illustrates how to do the work that commands big prices, and for which there is an increasing demand. Ideas and secrets as to processes employed in engrossing are here given to the public for the first time. To the aspiring engrossing artist, these alone are worth $50. Designing, engrossing, etc., are very profitable lines of work, and no one will have occasion to regret having mastered them. Many persons make good sums simply filling diplomas, certificates, etc., aside from their regular work, as there are thousands to be filled in every community. This is without doubt the most valuable book of the kind ever published, and in the hands of any pen worker it is certainly a money maker. It contains one hundred and fifty-one pages, and is beautifully and strongly bound in cloth with gold stamp. Price, $1.50, postpaid.

The Business Educator one year $1.00
New Zanerian Alphabets 1.50
$2.50 } *Both for* $2.10

The Most Valuable Teacher's and Learner's Manual Ever Published on Practical Penmanship.



"THE ZANER METHOD OF ARM MOVEMENT WRITING COMPLETE MANUAL," cloth covered, 112 pages, 8x8 inches, is Mr. Zaner's most complete and latest book on Practical Writing, having recently been revised, re-written and greatly improved.

It covers the penmanship ground from the standpoint of both teacher and pupil more completely, scientifically and practically than ever before. It is therefore a complete guide to both teacher and pupil.

The copies were written freely and photo-engraved and they are therefore reliable, coming, as they do, from the pen of one whose skill is everywhere recognized. It contains something like 500 copies comprising exercises, principles, letters, words, sentences, paragraphs, pages and business forms. It also contains an artistic alphabet, a Commercial Roundhand alphabet, three alphabets in Lettering, a chapter on Anatomy, another on Penmanship Philosophy, and still another on Applied Physiology. An Epitomized Pictorial History is also presented.

If you want the latest, the best, the most practical, secure this book. It will do more to put your teaching and your practice upon a sound pedagogical and professional basis than any other publication. A handsome certificate is issued to those who follow the work in this book and make satisfactory progress. Price of the book, postpaid, $1.00.

The Business Educator one year, $1.00
The Zaner Method Complete Manual 1.00
$2.00 } *Both for* $1.65

"GEMS OF FLOURISHING" is a work devoted exclusively to the fascinating art of flourishing. It starts at the beginning, showing the student how to make the simplest strokes and exercises, and finishes with a great variety of designs displaying the highest degree of skill yet attained in this art. The constant demand for an instructor of the very highest order in this branch has necessitated our publishing the fourth edition. This edition is a great improvement over former ones, containing all that appeared in previous editions with much additional matter. While all of the instructions, and the greater number of the designs, are from the pen of Zaner, who has long been recognized as the prince of flourishers, many designs from the pens of others are presented, in order to illustrate the treatment of different masters of this art. It is unquestionably the best work on flourishing ever published.

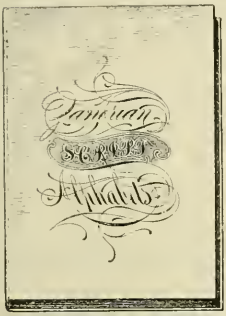
Flourishing, like music, is an accomplishment, and any penmanship lover who has before him this book, paper, pen and ink will find his hours going by altogether too rapidly. Price, 75 cents, postpaid.

The Business Educator one year $1.00
Gems of Flourishing .75
$1.75 } *Both for* $1.50

"*CHARACTER AND CARICATURE*" is the title of a 32-page cloth—flexible—bound book devoted to the two subjects named in the title, by C. P. Zaner. If "the greatest study of mankind is man," then the study of his character is the most important, since a man is what his character makes him.

What am I, and what are my inclinations? What peculiar traits have my friends? Who are good, and who are bad, and why? Why do people of a certain type like to do certain things? Who are naturally adapted to do certain lines of work; as preachers, teachers, lawyers, authors, lecturers, laborers, and out-door workers? Why are some men hogs, intemperate, thievish, and criminal? The book—"Character and Caricature" attempts to answer these questions. It goes to the point at once and its language is unmistakably clear. This book provokes such thought as is well worth pondering over, especially by the young about to begin life's work.

The Business Educator one year $1.00
Character and Caricature .50
$1.50 } *Both for* $1.30



"*ZANERIAN SCRIPT ALPHABETS*" is a work containing the greatest variety of styles of writing ever presented in book form. Most of the pen work and instructions are from the pen of the author, Mr. Zaner, although numerous other master penmen have contributed their skill to this book. A letter and a set of capitals written by A. D. Taylor a short time before his death are presented facsimile, and are alone worth the price of the book.

For skillfulness in execution, originality, modernness, variety and conciseness of each style, this work stands alone—a veritable encyclopedia of penmanship—to be turned to for instruction by the learner, for inspiration by the amateur, and for resourcefulness by the professional.

This is a work for all persons who desire to reach the highest degree of skill with the pen. In fact, many of the leading critics pronounce it the greatest penmanship publication of modern days. It is a large work of 116 pages, 9 x 12 inches, and is durably and attractively bound in cloth. Price, postpaid, $2.50.

The Business Educator one year $1.00
Zanerian Script Alphabets 2.50
$3.50 } *Both for* $2.60

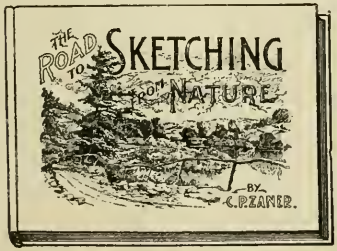
"*PROGRESS*" is a large design known as C. P. Zaner's masterpiece in flourishing. It represents an eagle, forceful and lifelike, winging himself through intricate curves and branches with much energy. It is on the finest of plate paper 22x28 inches, and the original of this design hangs on the wall of the Zanerian College, being valued at $100.00.

This design also makes a very appropriate prize to present to the student making the most improvement in penmanship. Hundreds have been used for that purpose. Securely mailed in tube postpaid for 50c. All who admire pen flourishing should have this design. When you see it, you will soon decide that it is worth framing.

The Business Educator one year $1.00
Progress .50
$1.50 } *Both for* $1.25

"*THE ROAD TO SKETCHING FROM NATURE*" is a book for those who desire to learn to sketch direct from nature with pen and pencil.

Many persons go through life unconscious of the marvelous beauty in nature all around them. To be capable of fully appreciating it means to doubly enjoy life. This book will arouse interest in both art and nature, and teach you to know, appreciate and produce good art.

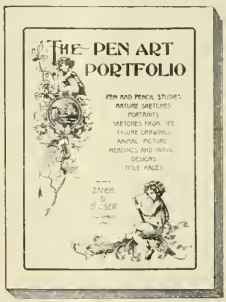


Learning to sketch is as easy as anything else if you go about it correctly. "The Road to Sketching from Nature" tells you how, giving all the essentials of the art.

The instructions are plain, interesting, progressive, and fascinastic and enjoyable. The work contains 62 pages, over 50 illustrations made direct from nature, is printed on the finest plate paper, 6½x9 inches, and is bound in flexible art linen.

It is graded from the simplest outline sketch to the most artistic pen and pencil pictures. If you get this book, you will certainly go out and learn to sketch and appreciate nature. Price, $1.00 postpaid.

The Business Educator one year $1.00
Sketching from Nature 1.00
$2.00 } *Both for* $1.80



"*THE PEN ART PORTFOLIO*" is just what its name implies—a portfolio, 8⅝x11⅝ inches, comprising *Pen and Pencil Studies, Nature Sketches, Portraiture, Sketches from Life, Figure Drawings, Animal Pictures, Headings and Initials, Designs and Title Pages.*

It contains a wealth of illustrations of permanent value collected from nearly half a hundred artists. It is beautifully printed and handsomely covered; a Superb Collection of Practical Art for Home Students, Pen Artists, and Lovers of Beauty in Pictorial Art.

If you wish to learn to draw objects; sketch from nature; make portraits; originate initials, headings, and title pages; create designs; and illustrate advertisements and books, you will find this portfolio a veritable "mine" of Information, Suggestion and Beauty.

It is carefully graded, appropriately classified, and specially prepared to meet the needs of the student and the wants of the artist; providing instructions and copies for the former, and inspiration and reference material for the latter. It is a modern cyclopedia of pen art.

Price, $1.00, postpaid.

The Business Educator one year $1.00
The Pen Art Portfolio 1.00
$2.00 } *Both for* $1.60

"*THE PIONEER BUSINESS EDUCATORS OF AMERICA*" is the title of a picture 22x28 inches in size containing the photographs of the early business educators of our country, two photographs being large group pictures of the members in attendance at the first and second conventions held by business educators in the United States. Being historically correct, it is the most valuable picture of the kind in existence. The name and address of each person appear with each photograph. These men did a work of which they might well feel proud, and for which we should be truly grateful.

We ought to honor these men, as well as ourselves, by hanging a copy of this picture on the wall of every business college and commercial department in this country. A copy of it ought to be well worth $5.00 of the money of any one engaged in commercial education. The public ought to see this picture and learn something of the class of men who have been pioneers in the great cause of commercial education.

Price 50 cents, mailed securely in tube.

The Business Educator one year $1.00
The Pioneer Picture .50
$1.50 } *Both for* $1.20

"*LESSONS IN ORNAMENTAL PENMANSHIP*" omits nothing in the way of copies and instruction for those who wish to master ornamental penmanship. It covers the ground from beginning to end, treating thoroughly every step, such as the principles, exercises, words, sentences, verses, pages, variety of capital letters, combination of capital letters, card writing, specimen writing, etc. Most of the copies in the book were prepared by the author, Mr. Zaner, and are the highest grade and most inspiring kind to be secured. Some gems from other penmen, however, are presented, one of which is a letter from A. D. Taylor, which alone is worth $1.00. No other work on ornamental penmanship has been so carefully graded or so thoroughly planned for the home learner.

A Professional Certificate is issued to those who practice from this work and reach the excellence required by the author. The book is $1.00.

The Business Educator one year $1.00
Lessons in Ornamental Penmanship 1.00
$2.00 } *Both for* $1.75

"*THE PROGRESS OF PENMANSHIP*" is a large design 22x28 inches in size presenting the history of penmanship in a nut shell. Beginning with the year 1500, it presents each style of writing used during the different stages of its progress down to our own day, each style recording its own history.

The historical part occupies the upper central portion of the design, while in the lower central part is represented, also in script, philosophy and definitions as regards writing, representing the author's best thought on these subjects after his twenty years' study and practice of the art. At the extreme top of the design is lettering and pen drawing, and at the bottom, lettering and flourishing. On the right hand side is a beautiful female figure in stipple and pen drawing typifying aspiration and the future, while on the left side of the design is another female figure typifying achievement and the past: all blended most harmoniously and effectively. On account of the instructive historical feature and great beauty of the design it is of permanent value, and most appropriate for hanging in the office, or wherever art and good penmanship are appreciated. The original is valued at $500. Securely sent in tube, postpaid, for 50c.

The Business Educator one year $1.00
Progress of Penmanship .50
$1.50 } *Both for* $1.25

Remit with all orders, and address,
THE BUSINESS EDUCATOR, COLUMBUS, OHIO.

IT WAS PREPARED FOR BEGINNERS

"Bookkeeping and Accountancy," our new work now on press, **was prepared for beginning students in bookkeeping.** It teaches the art of bookkeeping according to the principles of the science of accounts.

Instead of making the art more difficult it has simplified it for the learner.

The book is printed in four colors, and is a fine example of the printer's art. It is the first book that makes accountancy a subject of instruction for elemeutary students. It shows many other radical departures from existing methods. It is a work that will challenge the attention not only of teachers but of bookkeepers and accountants. Full information will be sent upon request to the publishers.

Sadler-Rowe Company, Baltimore, Md.

Lyons' Accounting Series

USE THE FULL SERIES

Probably You Are Familiar with one or more of the separate parts of this series of superior texts. We assure you that all parts possess the same characteristics of thoroughness, lifelikeness, and attractiveness that you have observed in the parts you know. You could do no better service for your students than to give them our full series next year. The four parts are:

I. Lyons' Bookkeeping

This is our latest publication. It alternates the theory and practice plan, conserving the thoroughness and ecomomies of the former plan while making available all the practical and attractive features of the latter. It is for beginners, and beginners can understand it. It is characterized by the clearness and simplicity of its explanations, and by ample and careful directions for the student's proceedure. No teacher who wants the best beginner's text for next year should fail to examine this new work.

Teachers who wish the beginning text to be entirely non-voucher should use our **New Complete Accountant,** which is on the journal plan, or our **Modern Accountant,** which combines the journal and account methods. Both are thorough texts which are widely used; and they are giving satisfactory results everywhere.

II. Wholesale Accounting

An individual business practice set to follow the beginning text. Though not difficult, it teaches bookkeeping of a high order, and teaches business as it done. The most popular work of its kind on the market.

III. Mercantile Accounting

An individual business practice set to follow Wholesale Accounting. It is a little more advanced in its bookkeeping, and more discipline is given in computation, bnt it is not a difficult set. The aim is to teach students, not to entrap them.

IV. Modern Corporation Accounting

The student makes out only such forms as are peculiar to corporations and to the voucher system of accounting which is taught. It emphasizes the opening and closing of corporation books and other features that belong distinctively to corporation accounting. Though comparatively new, this wnrk has won great popularity.

May we have your correspondence at once in regard to the use of this full series?

TEACHERS: Are you looking for a position for next year? Teachers wanting employment, or school managers wanting teachers, will do well to correspond with us.

CHICAGO
378 Wabash Ave.

J. A. LYONS & COMPANY

NEW YORK
1133 Broadway